Hindu Diaspora and Religious Philanthropy
in the United States

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Priya Anand

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Summary

In recent years several studies have tackled the aspect of Indian Immigrants in the United States and diaspora philanthropy. However none of these of these studies have provided more than a cursory glance at the role played by religious institutions in channeling funds for development purposes[1]. This study focuses on the positive role of religion, in particular Hindu groups in the US that promote social development and reform in civil society. The objectives of the study therefore are to study resource mobilization techniques and philanthropic activities of religious Hindu bodies (temples and movements) of the Asian- Indian community in the United States.

The research covers three key temples and seven Hindu religious movements based in the United States. Representatives of these institutions were contacted and interviews conducted through face-to-face meetings, telephone conversations and emails. A survey (sample size of 50) was conducted among the Indian diaspora to understand patterns of religious giving.

The study concludes that temples in the United States help preserve and sustain Hindu religion and culture but are limited in terms of their philanthropy, which is confined to their immediate environments. Hindu religious movements on the other hand provide several faith-based outreach programs both in India and the US. The genre of services offered by various groups range between typical (education, healthcare, relief) and atypical (rural development, HIV/AIDS prevention and treatment, income generation, women's empowerment).

Fundraising activities of these institutions also vary with groups like VedaVyasa Foundation that approach it in a strategic manner while other groups like the Sathya Sai Baba Movement and the Ramakrishna Mission do not solicit funds.

Recommendations include the potential for diaspora fundraising and suggest that non profit organizations with links to religious organizations need to establish a distinct identity, adopt transparent accountability mechanisms, approach fundraising in a strategic fashion and extend their program sphere to tackle hitherto atypical areas not previously addressed by religious organizations.

[1] The study by the Sabrang/ South Asia Citizen's Watch, available on www.stopfundinghate.org focuses on how development is used increasingly as vehicle to fund Hindu right wing organizations and alleges that India Development Relief Fund, a non profit organization in the US gives more than 80 percent of its disbursements to the groups associated with the Rashtriya Swayamsevak Sangh.

Chapter 1: Introduction

Much has been written about the Indian Diaspora in the US and its interest in India's development as manifested in charitable giving. In recent years studies by Priya Vishwanath and Shahnaz Taplin and associates have tackled the subject of Indian Immigrants in the United States and diaspora philanthropy. Both studies profile non profit fundraising groups, associations and NRI Initiatives such as American India Foundation, Asha for Education, CRY America Inc., American Association of Physicians of Indian origin (AAPI). Shahnaz Taplin's study in particular, looks at the motivations and giving patterns of Indian American entrepreneurs based in Silicon Valley. However neither this nor Priya Vishwanath's study has focused on the role played by religious groups in the United States addressing social development and civil society needs in India. Religion for most Indian immigrants provides the rationale for charity and remains central to philanthropic giving. The report by the High Level Committee on Indian Diaspora appointed in September 2000 mentions that 'religious centres such as Gurudwaras[2], temples and mosques act not only as community cultural centres, but also raise funds for charity works in India and the United States.' [3]

In 2000-2001 overall foreign contributions to India totaled $955 million[4]. The main foreign donor was the United States, which gave over $315 million. It is estimated that between 1975-2000 $97 billion was received from the diaspora.[5] However, disaggregated data on contributions by non-resident Indians is not available and it is impossible to estimate what percentage of these funds was funneled through Hindu religious institutions in the United States. This is largely due to difficulty in analyzing the trends and areas of preference, as the area of religion with regard to Indians is very vast and it is difficult to compile a list of organizations or individuals making such contributions.

In light of the recent developments where much has been written about a major social and economic nonprofit organization (targeting Indian Diaspora) in the United States that is allegedly funnelling money to fan communal hatred[6], it is important to stress the positive role of religion in promoting social development and reform in civil society. This research takes the first small but important step of documenting the philanthropic role, played by the Hindu Diaspora and Hindu religious institutions in the United States, and studies the various fundraising strategies used by these organizations to garner funds from the people of Indian Hindu origin in the United States.

[2] Sikh temple
[3] www.indiandiaspora.nic.in
[4] Ministry of Home Affairs , GOI, 2000-2001 report
[5] India Today - 'Help the Helping hand' January 13th 2003
[6] www.stopfundinghate.org

Objectives of the Study

To study resource mobilization techniques and philanthropic activities of religious Hindu bodies (temples and movements) of the Asian- Indian community in the United States.

1. To understand the strategies adopted by Indo-American Hindu religious entities (temples and religious movements) to raise resources.

2. To study the scale, scope and nature of philanthropic activities undertaken and supported by these institutions both in India and the United States.

The study also attempts to answer the following questions

- *How much do these religious institutions receive in terms of donations from donors*[7] *and what percentage of these funds are utilized towards supporting civil society and social development initiatives in India and the United States*
- *Are the philanthropic activities of these temples and religious movements mainly India-centric or are they also directed towards local causes in the US Are their beneficiaries Indian or are funds directed at a broader target audience*
- *Do these institutions assume the identity of operating foundations (i.e. finance and execute their own projects) or do they act as grant makers to other secular and religious non profit organizations*
- *What is the genre of philanthropic activities undertaken by nonprofits attached to Hindu religious institutions in the United States Do they restrict their sphere of activity to typical areas of philanthropy (i.e. education, healthcare, relief etc) which Hindu religious organizations have been traditionally linked with or are they venturing into new unchartered territories, previously considered the domain of secular nonprofit institutions*

The research also includes a survey on philanthropic behavior to understand donor motivation and needs towards religious giving. As the sample used is small (it is not an empirical study) this study at best speculates about donors' reasons for giving and can by no means be extrapolated to reflect the motivations of the community as a whole towards religious giving.

Research Methodology

The research covers key temples and Hindu religious movements based in the United States. Representatives of key Hindu religious movements such as the Chinmaya Mission, the Swaminarayan Sanstha, the Sathya Sai Organization etc were contacted and interviews conducted through face-to-face meetings, telephone conversations and emails. In addition important temples based in New York, Maryland and Pennsylvania were also contacted. Given the time constraints and the sheer numbers of Hindu religious institutions (there are over 200 temples and 500 Hindu religious movements) in the United States, the research included only three Hindu temples and seven religious movements in the United States. The researcher wishes to emphasize that the institutions included in the study are by no means representative of the total universe of Hindu religious institutions in the United States and any conclusions drawn are based on the activities of the profiled institutions. A survey was conducted to understand donor motivation and values in religious giving. A sample of not more

[7] Religious institutions and temples classify themselves as churches and therefore are not required under law to file taxes or provide financial details to the public. Therefore information of a financial nature may not be readily furnished by these organizations.

than 50 respondents were surveyed through a questionnaire. This questionnaire was a close-ended multiple-choice questionnaire and was six pages long (Appendix 1). These questionnaires were distributed during religious gatherings held at temples or were emailed to respondents.

This report is primarily based on the information (verbal, written or otherwise) received from the Hindu religious institutions. In addition we obtained public domain information from sources such as religious journals, books and the Internet. Financial information and details regarding activities of these institutions were also collected from secondary sources such as publications, periodicals and the Internet.

Structure of the Report

This report is divided into three sections. The initial section begins with an overview of Hinduism, its practices, and Hindu temples, which is followed by a brief treatise on charity and the forms it assumes in Hinduism. The latter part of the section provides a brief background on the Indian diaspora followed by a discussion on diaspora in the Hindu context. The next section explores resource mobilisation activities of Hindu religious institutions in the United States and the magnitude and scope of social and developmental activities carried out by such institutions. The last section focuses on conclusions drawn from the study and contains recommendations on the potential for diaspora fundraising and best practises that could be followed by these institutions to raise more funds.

Typical Hindu (Sanskrit) terminology has been mentioned in this report. These are italicised to distinguish them from the rest of the text. For benefit of readers unfamiliar with these terms they have been defined as far as possible within the context of the paper and also in the attached glossary.

This study briefly focuses on the negative aspects of religious philanthropy i.e. funding of right wing militant Hindu organizations and/ or programs that involve proselytising or conversion. Organizations like the Vishwa Hindu Parishad of North America have not been included in the main body of this study as its identity is mainly political. The report primarily highlights nonprofit social organizations and foundations that are part of or maintain a link with religious movements.

Priya Anand
Head of Research and Publications
Murray Culshaw Consulting
Vijay Kiran, 2nd Floor
314/1 7th Cross Domlur Layout
Bangalore India
Tel: +91-80-25352003
Email: priya@fundraising-india.org
Website: www.fundraising-india.org

Section 1: Overview

Chapter 2: Hinduism - A Perspective

Since at least the eighteenth century, India has been associated in the European imagination as preeminently a land of religion. The enduring image of India has between that of a land suffused with spirituality - a land of gurus, holy men and *fakirs*. Many Westerners have flocked to India in quest of spirituality and availed themselves of the spiritual advice and teachings of countless numbers of Indian gurus. In recent years, this image has shifted to reveal a more vicious and ugly picture of a country engulfed by religious 'wars' and hatred, as ensnared by perpetual Hindu-Muslim conflict.[8]

However what is indisputable is that India is a 'land of religions' and is the birthplace of several major world religions. 82%[9] of its population is Hindu. Hinduism differs from Christianity and other western religions in that it does not have a single founder, a specific theological system, or a central religious organization.[10] Strictly speaking, Hinduism is a *henotheistic* religion - a religion that recognizes a single deity, but it recognizes other gods and goddesses as facets or manifestations or aspects of that supreme God.

Hindu Worship

Hindu methods of worship and rituals are enumerated in the s*hastras*. Unlike Christians and Muslims, Hindus do not have any tradition of congregational worship. Rarely is there any mass chanting of prayers by individuals who visit the temple or sermons by the presiding priest. The presence of a Hindu at a temple on a regular basis is not mandatory or considered essential. Hindus can pray and do a *puj*a at home at their personal shrine even though they are not familiar with the deeper aspects of v*edic* ritualism. The *puja* is a non-formal method of prayer and can extend anywhere five minutes to an hour or more based on the time available and the inclination of the worshipper.

The Hindu Temple

The temple is the focus for all aspects of everyday life in the Hindu community - religious, cultural, educational and social. All aspects of the Hindu temple - the principles of design and construction, the forms of its architecture and decoration, and the rituals performed are determined by ancient texts called *shastras.* Most ancient stone temples were the result of royal patronage and were built to commemorate important events. The temples were maintained through donations in the form of money, gold, silver, livestock and income from grants of land including whole villages given by royal patrons and private individuals.

When temples were first built in the early years of the first millennium of the Christian era, they quickly became the centres of urban civilisation. A temple was always placed at the centre of a human settlement and the town would grow around it. Town planning has always given centrality to the temple for it was considered both a religious and a social institution vital for the welfare of the community. Roads would

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[8] Indian religions www.sscnet.ucla.edu/southasia/religions
[9] 1991 Census of India www.censusindia.net
[10] Satguru Subramuniya Swami, " Hinduism is the greastest religion in the world, Hinduism Today (2000)

lead off from the temple gateways and the largest markets would spring up along these roads. The *gopura* or the tower at its entrance was always the tallest structure in the town. The temple facilitated the exchange of views, cultural exchanges and emerged as a key meeting place. It was also considered as seat of learning as *patashalas* and *vedashalas* were attached to it.

To this day Hindus donate vast amounts to temples. One of the wealthiest is the Vishnu temple at Tirupati in Andhra Pradesh, which is visited by 30,000 pilgrims. The temple staff alone number over 6000. Its annual income is said to be about Rs 7920 billion (US$ 165 million). The temple is also regarded as the most charitable in India.[11]

Charity and Hinduism

To serve the poor and distressed is enjoined as a duty of human beings whatever their religious faith. Islam and Christianity have specific systems and processes to ensure that all members of the faith contribute a portion of their earnings towards charity. (See Appendix 2). Hindu charity differs from Christian and Islamic giving. Hindu books as per the *shastras* do not indicate any official *tithe* and therefore do not place the devotee under any obligation to pay a specific amount to any temple or religious institution.
For Hindus *dana* (giving) is an important part of one's *dharma* (religious duty). *Dana* includes selfless service or *sewa* to those in need. *Dana* is a broad term used to define almost any type of giving which is non reciprocal or one sided and which is not motivated by immediate self interest; to share our possessions with those less fortunate and to support institutions *such as* temples, schools, and service organizations. In the Vedic period (C.1500 - 500 BC) *dana* and *yagna* were prescribed to acquire religious merit and a place in heaven. The Bhagavad Gita recast yagna and dana into ideals of loka Sangaraha or universal human welfare which became the basis for all subsequent social work in India. (Sundar, 2001)

A form of *Dana* is *dakshina*, which is given to the priest after a visit for any religious occasion. The *dakshina* is considered as a service charge for officiating at family functions. Another form is the *bhiksha* in the form of articles or food given to *sanyasis* or monks. *Bhiksha* therefore is only given to holy men and is different from *bheekha* i.e. giving to the poor, needy and persons with disabilities. One of the most common forms of *Dana* or giving is *annadana*, the sharing of food with others. In the orthodox tradition, a householder is expected to partake of food only after it has been reverentially offered to the deities, ancestors, the mendicant and dependants.[12] The practice of *annadana* is common to all sections of Indian society and continues to be an important aspect of people's way of life. *Dana* in turn is linked to *dharma*, which has a wide variety of meanings such as eternal law, duty, conduct, behavior, morality and righteousness. Each person has a *dharma* wherein charity is first directed towards immediate family and is then extended to society, the world and all living beings.

[11] Refer to www.tirumala.org for information on religious and charitable activities of temples.
[12] Kapoor, Rakesh and Sharma, Amit Kumar, “Religious Philanthropy and Organized Social Development Efforts in India”, Occasional Paper No3, Sampradaan - Indian Center for Philanthropy (2000)

Hindu philosophical texts such as the *Isha Upanishad*[13] point to the fact that true enjoyment and peace lie in detachment from wealth i.e. renunciation of the sense of possession.

Therefore the four main motives in giving *dana* are

- ***Punya*** **-** Merit, the polar opposite of *paap* or sin which helps us attain *moksha* or liberation
- ***Prayaschita*** - Act of repentance, compensation and confession by a religious or social sinner. This is the second most important philosophical motive behind *dana* in India. This could take on the form of monetary taxation or performance of rituals, community feast and giving *dakshina* to the needy. Temples in India utilise *prayashchita* as an effective fundraising tool.
- ***Aparigriha*** - Non-accumulation of wealth; living with bare essentials. This is most difficult to follow and is practised by spiritual people and those who have renounced the world.
- ***Karuna*** **-** Compassion for the poor and needy.

Of the four, *punya* and *prayaschita* imply self interest (therefore motivating individuals to donate), whereas *aparigriha* and *karuna* imply selfless duty towards others. (Kapoor and Sharma, 2000)

In ancient India many kings gave for philanthropic causes such as providing rest houses, planting trees and digging wells. Similarly the kings of Tanjore[14] in the nineteenth century were renowned for establishing *chatrams* - centres of hospitality located along main roads road to took care of pilgrims, the needy and the sick[15]. Recent times have seen the advent of numerous religious denominations, sects and cults with sizeable following like the Sathya Sai Sewa organisation, the Adhiparasakti Peetham[16], the Chinmaya and the Ramakrishna Mission. These organizations have been more responsive to the social developmental and psychological demands of society. Not only do they subscribe to traditional modes of philanthropy but also have adopted activities that address concerns and need gaps in civil society that not adequately answered by the Government and the nonprofit sector. These include the setting up of educational and healthcare institutions, relief at the time of disasters, rural development, water conservation etc.

[13]The term Upanishad is derived from the Sanskrit words upa (near), ni (down) and S(h)ad (to sit) i.e. sitting down near. The term implies listening closely to the doctrines of a spiritual teacher. The subject matter of the Upanishads is spiritual and all comprehensive and forms the foundation of Vedantic system of thought. Isha Upanishad or Ishavasyopanishad is one of the principal Upanishads consisting of only eighteen verses, but of immense significance.

[14] Tanjore or Thanjavur (the Tamil version its name) in Tamil Nadu was the royal city of the Cholas, Nayaks and the Mahrattas. The Chola Dynasty patronized literature, art, science and religion. Thanjavur is still the center of all the classical arts and music. It has produced many classical musicians and dancers and is also well known for its unique painting style called Tanjore Painting and Thavil, a percussion instrument.

[15] Sugirtharajah Sharada Traditions of Giving in Hinduism (2001) www.allavida.org/alliance/articles

[16] This movement was started by Bangaru Addigalar, referred to as 'Amma' by devotees, in Tamil Nadu undertakes various social activities with the help of donations solicited from around the world. The movement is in its infancy stages in the United States and is therefore not included in the study.

Chapter 3: The Indian Diaspora

The origins of the modern Indian diaspora lie mainly in the subjugation of India by the British and its incorporation into the British Empire. Indians were taken over as indentured labor to far-flung parts of the empire in the nineteenth-century, a circumstance to which the modern Indian populations of Fiji, Mauritius, Guyana, Trinidad, Surinam, Malaysia, South Africa, Sri Lanka, and other places attest in their own peculiar ways[17]. Few Asian Indians ventured to the US before 1906. According to the prevailing Hindu socio religious traditions crossing of water to go to the west was considered 'taboo'. The first recorded arrival was an unnamed 'man from Madras'[18] who was seen in the streets of Salem Massachusetts by Rev. William Bentley in 1790. During the next decade, as trade developed between India and Salem, Asian Indians sometimes came with the sea captains and worked on the Indian wharves of Crownshield or Derby. In the nineteenth and early twentieth centuries, Asian Indian immigration was very small and comprised of unskilled agriculturalists and laborers mainly from the state of Punjab in North India. From the very beginning of the twentieth century, a small number of intellectuals -mainly students started coming to the United States. The large-scale immigration of Indians to the US started only after the repeal of the Immigration and Nationality Act in 1965.

The United States now has a 1.68 million strong Asian-Indian American community.[19] Between the 1990 and 2000 census a phenomenal growth of 105.87% - the highest among all Asian origin groups, was recorded. California has the largest concentration of Indo-Americans followed by states like New York and New Jersey. Other states with a sizeable population of Indo-Americans are Florida, Pennsylvania and Washington. (See Appendix 3) The Indians who migrated to the United States belong to the class of educated and professional elites such as engineers (mostly software), scientists and college teachers as well as accountants and businessmen. The average household income of the Indo-American community is estimated at $US 60,093 compared to the average household income of $US 38, 885. More than 87% of Indo-Americans have completed high school and 62% have some form of college education compared to just over 20% of the US population.[20] They are found in high profile and diverse professions such as medicine, engineering, law, higher education, international finance, management and journalism, media and music. Their educational profile, economic success and knowledge of English help them to assimilate into the American 'melting pot'.

However much the assimilation, Indian communities across the world and particularly in the United States maintain some sort of tenuous link with the motherland. No other country in the world is characterized with such diversity in its population as India, in terms of culture, including languages, regions, religions and other forms of social stratification. Regional associations have emerged to serve the purpose of both maintaining a separate identity as much as providing a setting for meeting people coming from the same region who also speak the same language.

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[17] www.sscnet.ucla.edu/Southasia/diaspora
[18] He was a servant to John Gibaut of Salem who had brought him along on a trading mission.
[19] 2000 US Census
[20] Report of the High level committee on Indian Diaspora www.indiandiaspora.nic.in, 2000.

Diaspora in the Hindu context

But perhaps one of the biggest factors that help maintain this link and strengthen their identity and establish moorings is religion. Many of the Indian immigrants who came in the 1970s, were from urban centers in India, which better prepared them for life in the US. Though they were linguistically proficient and in the United States by 'choice' rather than persecution, they were not prepared for the feeling of alienation and rootlessness experienced in a foreign land.

The estimated number of Hindus ranges from just over one million to almost 1,300,000.[21] Religious and cultural identity has been a significant factor in helping the community to cope with the stresses of adjustment in a foreign land. In addition to providing a spiritual dimension, affiliation with a temple or a religious group has enhanced social participation and group dynamics and has helped the immigrant to find acceptance among his peers. High priority is therefore given to the construction of places of worship. Religious centers act as community centers that educate and raise funds for charitable works for the community and for India[22].

With the increase in the number of Hindus and the growth of a second generation who don't know their homeland it has become imperative that Hindu traditions and faith be maintained in a western world. **(**Waghorne**,**1999**)** Nationwide, a wave of Hindu temple construction is going on; perhaps 1,000 communities are in various stages of planning or construction. About 200 temples have already been built. Each temple costs several million dollars to construct. In these temples, devotees are starting Hindu versions of Bible studies and Sunday schools.[23] In addition key Hindu institutions like the Ramakrishna Mission, Chinmaya Mission, Swaminarayan Sanstha and the Sathya Sai Trust have national and regional units in the United States.

Diaspora and Philanthropy

Philanthropy directed to those within extended family and social networks is commonplace and extensive among Indian immigrants. Overseas Indians demonstrate considerable attachment to their ancestral towns and villages and have contributed extensively after national emergencies like the Kargil war (1999), the cyclone in Orissa[24] (1999) and earthquakes in Gujarat[25] (2001). In 2002, the American India Foundation raised $7.5 million from people of Indian heritage now living in the United States. Of the $7.5 million, one million dollars went to the victims of the September 11th attacks with the remainder going toward relief efforts in the Indian state of Gujarat, which suffered a devastating earthquake in 2001.[26]

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[21] The 1990 US. Census indicated that the number of Asian Indians in the United States (not all of them Hindus) increased 125 percent during the 1980s, rising to 815,000 (about 0.3 percent of the US. population). When non-Asian Hindus are incorporated into the equation, one arrives at a total of well over 1 million Hindus residing in the United States." Gaustan, Edwin Scott and Philip L. Barlow. *New Historical Atlas of Religion in America*. New York: Oxford University Press, 2000., p.272. www.pluralism.org

[22] Karen Pechilis Prentiss The pattern of Hinduism and Hindu temple building in the United States, article in The Pluralism Project www.pluralism.org

[23] Deborah Kovach Caldwell "Hinduism: The next Generation", www.ministrywatch.org, 1990

[24] State in Eastern India

[25] State in Western India

[26] 2002 -2003 Annual Report, American India Foundation

Hindu religious organizations in India have their representative bodies in the United States; these act as the fundraising arm that channels funds to counterpart organizations in India. This reduces the overhead costs of charity work substantially. Several religious organizations have stepped in to do commendable work in the wake of the earthquake that hit Gujarat and have raised funds for social development and welfare projects through individual donations and fundraisers.

The following pages of the report will focus on the fundraising strategies and philanthropic activities of Hindu temples and religious institutions in the United States.

Section II: Manifestations of Hinduism in the United States

Chapter 4: The Call of the Spires: Hindu Temples in the US

In recent public lectures, Professor Vasudha Narayanan[27] of the University of Florida has classified Hindu institutions in America today into two categories from Hindu tradition: 1. organizations that promote self-help practices (e.g. yoga, meditation, Hindu philosophy), and 2. organizations that provide the means for formal ritual worship (e.g. temples)[28]. "In Hindu Indian tradition, the paths of self-help and ritual worship co-exist as classical paradigms and present-day realities. The path of self-help is traditionally realized in the intense relationship between the guru and disciple; the path of ritual worship is traditionally realized in liturgical activities in temples performed by priests on behalf of worshipers." (Prentiss, 2000) Today, these streams co-exist in America, as they do in India.

Initially Hindus practiced religion in the privacy of their homes and in small unofficial congregations. During the last 30 years, building Hindu temples with a focus on ritual worship has become a dominant practice among Hindus in the United States. The Vedanta Society is credited with building the first Hindu temple in the US., in San Francisco in 1906. (www.vedanta.org). Temples were built for the following reasons: a critical mass of Hindu Indians had settled in the surrounding areas; members of the Hindu Indian community, mostly professionals had incomes or savings to contribute in fundraising activities for building temples and there was growing concern among the first generation Hindus that their children would lose touch with traditional Hindu institutions and values.

Yi Fua Tuan in his book 'In space and place' reminds the readers that ‘the original inspiration for building a city was to consort with the Gods’. In traditional Hindu temples Gods embodied in iconic form are firmly fixed in a specific locality. (Waghorne,1999). Temple builders in the United States by envisioning and constructing temples have chosen to center their religious life in the temple itself, have identified it as a holy space which provides Hindus with a sense of relocation and identification.

At a later stage the temple enabled the Hindu groups and communities to have a foundation for its self-development as well as a platform for representing itself to others. It involved extending the teaching to a dialogue with other faith groups, either in formal interfaith dialogues or in exchange visits to each group's house of worship. It also allowed the temple and its devotees (the congregation) to become active members of the community and involve themselves in local community initiatives such as providing food to the homeless, senior citizen programs, health camps and youth programs.

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[27] Dr Vasudha Narayan is Professor, Department of Religion at University of Florida. She has published five books on various aspects of devotional Hinduism and has four books forthcoming: Nammalvar's "Sacred Utterance": A Complete Translation; The Hindu Tradition: An Introduction; The Hindu Traditions in the United States; and The Life of Hinduism. She has been a Guggenheim Fellow and a National Endowment for the Humanities Fellow and is currently President of the American Academy of Religion.

[28] Refer to Narayanan's website on the Pluralism Project Affiliates page www.pluralism.org/affiliates/narayanan

The temples covered in this paper are the Sri Venkateshwara Temple in Pittsburgh, the Siva Vishnu Temple in Maryland and the Maha Vallabh Ganapati temple in Flushing New York[29]. This section will provide a brief background on the three temples and the fundraising strategies and the philanthropic activities they espouse.

4.1 Hindu Temple Society of North America www.nyganeshtemple.org

The Sri Maha Vallabha Ganapathi Devasthanam or the Hindu temple Society of North America located in Bowne Street in Flushing, New York is the first Hindu temple to be built by the Indian Hindu community in North America. In 1971, a small group of Hindus purchased and converted a defunct Russian Orthodox Russian church on Bowne Street. It was an interesting precedent to set if one considers the historical legacy of Flushing, what many call the birthplace of religious freedom in United States.'[30] (Hanson, 2000) The temple is also located in an area with the largest concentration of Indians in the tri-state area of New York, New Jersey and Connecticut, and has served as a model for many other Hindu temples. [31]

The board of trustees constituted in 1970 had four non-Indians on the Board - including the late scholar of Hinduism Barbara Stoller Miller and EC Grigg, a sociologist at the UN who was chairman of he board for the first seven years. This was later incorporated as the Hindu Temple Society of North America. The board of trustees is the legal body and consists of eleven trustees and executive committee of 25 representatives. It is the main committee implementing the policies and carrying out the activities of the institution. The President of the temple and the executive committee are in charge of the temple affairs and all other activities. The temple has 24 full time and 4 part time employees. Dr Uma Mysorekar is the current President of the Hindu Temple Society of North America.

The main focus of the temple is to offer devotees the opportunity to worship and provide religious and cultural moorings in the form of music, yoga classes and Hindu spiritual courses. Its main role therefore is to ensure that the Hindu religious and cultural heritage is transmitted and sustained by Hindu immigrants.

Community Activities

The Hindu temple Society of North America currently owns 64,000 sq ft of land, which consists of the temple, the community center, a cafeteria, and apartments for the staff. The community center with an auditorium with seating of over 700, a wedding and dining hall and an industrial kitchen, was opened in 1997 and is open to residents of Queens. "Chinese, Hispanics and even Moslem groups like the *Khoja*

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[29] Other temples like the Hindu Samaj of Wappinger Falls and Hindu Temple of Albany in NY and Hindu Temple of Atlanta, GA were also studied to provide background information.

[30] The street was named after John Bowne a significant figure in colonial New York history. He was an English merchant who settled in Flushing in 1964 and joined a group of Quakers who had suffered persecution from the Dutch Governor of New York (then New Netherlands) for their religious beliefs and practices. In 1657, the group in protest drafted the Flushing remonstrance, a document that is among the earliest writings on religious freedom and toleration in colonial America. When John Bowne welcomed the congregation to his home, he was jailed and banished to Holland. Once there he appealed his case to the Dutch West Indian Company and in 1663 won the freedom for his fellow Quakers to practice religion and the Bowne house stands a shrine of freedom. It therefore seems fitting that Queens is now the most ethnically diverse county in the US and is a melting pot of different traditions ,cultures and religions. Bowne street in particular displays extreme religious plurality – two blocks away from the Hindu Temple Society of North America, is a Swaminarayan temple, a Sikh Gurudwara, a Chinese Christian Church and a Jewish Synagogue.

[31] R. Scott Hanson City of Gods: Religious Freedom, Immigration, and Pluralism in Flushing, New York wrote his doctoral dissertation at the University of Chicago (2001) "." He is a post-doctoral research associate at Brown University. Publication Information provided in references

Ismailis[32] have rented the premises" says Dr Uma Mysorekar, the President. In addition the institution seeks to foster the concept of religious tolerance and solidarity by welcoming visits from organizations such as seminaries, schools and colleges for a variety of educational pursuits. The temple also is particular to emphasize religious plurality and makes an effort to be part of an interfaith dialogue. It is active in two interfaith organizations and its representatives attend various conferences and functions on occasion. It is also interesting to note that the symbol adopted is similar to that used by the Sathya Sai movement (discussed later on Page 39) - it is a light surrounded by the insignias of different religions and reflects and signifies universality, catholicity and a spirit of tolerance.

Fundraising

The website and the numerous printed flyers offer several different options to donors. Online donation application forms are made available to facilitate easy donation. These forms can be downloaded and sent to the temple with a check. Online donation through credit cards is however not possible. However these are for funding religious activities and for expanding temple parking facilities and providing staff quarters. Information on estate planning and naming the Hindu Temple Society of North America as a beneficiary in the donor's will is also available.

An official newsletter called Ganeshanjali, has been in existence since the temple's inception and is distributed to 19,500 (which includes members and visitors) in the computer database and mailing list. It provides information on the current schedule, events, announcements, sponsorship advertisements and directions to the temple. The newsletter also contains a sponsorship form (appeal) in which the devotee (donor) can list his specific choices of *pujas* to be performed and the amount he or she wishes to donate towards the performance of these services. Considerable funds are raised during weekends and religious festivals, when a large number of Indian Hindus from the Tri-state area visit the temple.

Dr Uma Mysorekar has given over $1 Million and is the largest donor (Hanson, 2002). Trustees were hesitant to disclose the income or the amounts raised from either donations or theHundi,[33] but it can be estimated at several million dollars. Mysorekar refused to comment on the fundraising activities ,saying only that Hundi collections and individual donations make up the bulk of fundraising. Funds are also raised through *pujas* performed (between $7 to $ 2001). The temple issues gift certificates, which can be purchased for any amount and can be utilized towards purchasing services and products offered by the temple. Contributions can be made to the temple through United Way. Fundraising dinners are hosted once a year to raise funds for key projects. In 2001 funds were raised to expand the facilities offered and printed a detailed listing of costs pertaining to individual aspects of building, renovation and expansion.

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[32] A Moslem sect found in India whose spiritual head is the Aga Khan.

[33]According to ancient Hindu texts, it is customary to make small offerings of money when one visits the temple, either in the form of putting money to the *hundis* (collection boxes) or paying a small token to the pujari (priest) who performs the *puja*. There is no compulsion or expectation that the devotee donate a certain amount of money. Each gives in accordance to their ability. The devotee therefore experiences a general sense of satisfaction and well being. The temples receive a large percentage of their funds from *hundis*. *Hundis* for specific purposes such as *annadanam* and other special schemes such as renovation funds etc., are sometimes placed in strategic areas within the temple premises. In the American context, it is interesting to note that any money put in the Hindu is done anonymously, therefore the devotee does not receive any tax benefits. Money put in the *hundi* is often in small denominations ranging between ($1 to $10) and therefore the tax implications are negligible (non-existent). In the Indian context 25-50% of the funds are raised through *hundi* contributions. In the United States the answers were varied and were stated to be between 10-40%.

Local Community Initiatives

The Flushing temple does not include philanthropy among its primary goals. It has provides humanitarian aid - primarily funds for victims of the earthquakes in Latur and Gujarat. Mysorekar says that approximately $50,000 was raised after each disaster. After 9/11, the temple raised approximately $35,000 through *Hundis* (collection boxes), funds were subsequently handed over to the Mayor of New York. As a reciprocal gesture to the Tirupati temple for having provided technical assistance during inception and initial years of the temple, the temple in Flushing, provided aid to organizations linked to the former which focused on disabled, orphans and those suffering from leprosy. However Dr Mysorekar was unable to recall the exact extent, nature and magnitude of support offered and mentioned that records on these activities were not available at the time when research was conducted.

In addition yoga classes and senior citizen programs are also conducted. It also conducts health fairs where noted Indian physicians volunteer their time and expertise. This service is offered to the community at large and flyers are sent ahead of time to notify the members of the community.

4.2 Sri Venkateswara Temple www.svtemple.org

Sri Venkateswara Temple (S. V. Temple) is located in Penn Hills, an eastern suburb of Pittsburgh, PA, USA and is modeled after the famed Venkateswara temple in Tirupati . It is one of the earliest Hindu temples to be built in the United States and was constructed at an approximate cost of $925,000 with donations raised from more than six thousand devotees from around the country. The Pittsburgh temple was established largely under the impetus of South Indian high-caste[34] professionals, though Hindus of other backgrounds form an important part of the community.

Events and activities go beyond the religious and encompass cultural and entertainment programs. The library has a good collection of magazines and books on Indian history and philosophy. The auditorium, with a seating capacity of 400 on the upper level, is used for music, dance and other performances. Youth camps, summer music classes, Indian Independence Day celebrations, fund raising dinners etc. are the various activities hosted.

In 2000, the authorities embarked on a major temple expansion and devotee services enhancement program known as the *Prakaram* project at a cost of $4 millions to provide additional facilities to devotees. The organization encourages classical Indian music, and dance by holding classes and inviting eminent musicians to perform.

Fundraising

The appearance (external façade) and the presiding deity of the temple exert enormous emotional pull on Hindus residing in the United States, as it is modeled after the famed Tirupati temple in India whose income is estimated at $165 million. Therefore the temple, though not the oldest in the United States attracts thousands of devotees from around the United States, with a database of about 35,000 devotees. The website does not specifically solicit funds, the exception being *puja* sponsorships. It details the activities and events organized by the temple.

[34] High caste signifies mainly Brahmins in this case. The Hindu Caste system devised by Manu, an ancient sage segregated people according to their professions: The Brahmins – priests, Shatriyas – the warriors, the Vaishyas- the merchants, the Shudras- the menial workers considered as untouchables. The caste system is legally outlawed in India, but still to a large extent establishes an individuals identity in Indian society.

Mr Seenu Srinivasan, Secretary, Board of Directors in an email to the researcher stated that "It must however, be mentioned that the temple is essentially a religious organization devoting its energies to traditional worship. We do not venture into any intense and aggressive fund-raising, and our income is adequate to pursue our main goal of providing authentic religious services."

When asked about, the specific funds raised by the organizations and to quantify the various funds such as the Humanitarian fund and the education trust fund Mr Srinivasan in his email reply declined to state the exact financial figures of these organizations. He would only state, "our donations are broad-based rather than a few huge contributions for small number of donors."

Philanthropic Activities

The temple supports humanitarian causes both in the United States and in India to the tune of about $20,000 per year. This includes donations to local police and fire fighting associations, and annual contributions to soup kitchens in Penn Hills. On occasion it has raised funds for specific causes (9/11 and earthquake in India etc.) by collecting donations from devotees and accounting these donations separately. Recently a separate fund as been set up for humanitarian causes. The temple has an education trust fund, and the earnings from the corpus are distributed every year to meritorious and deserving high school seniors. Loan scholarships are also offered from this income. The academic achievement award form can be downloaded from the website.

4.3 Sri Siva Vishnu Temple www.ssvt.org

The Sri Siva Vishnu Temple, located in Lanham, Maryland is about 12 miles from Washington D.C. The aspirations of a few Indians in the DC - Maryland area, was nurtured by a growing congregation of Hindu Indians and well-wishers and the Sri Siva Vishnu temple trust was formed. A plot of land was acquired in 1984, by the trust in suburban Washington and the construction began in 1988. The temple was constructed with the blessings of the Sankaracharyas and under the direction of the eminent temple architect Dr Ganapati Sthapati. The temple houses seventeen *sannidhis* with several deities, which were consecrated between the years of 1990 and 1995. In addition to these religious shrines, a community hall was built for concerts, weddings and other special events. The temple hosts events and conducts classes that examine religious rites and their meaning; music and storytelling classes; and cultural workshops with visiting scholars and performing artists, serving the Hindu population in the tri-state area of Virginia, Washington and Maryland.

Organizational Structure

The temple has a 17member board of trustees, who make all policy decisions. The coordinators of the various volunteer committees are responsible for forming appropriate committees and task forces to delegate specific administrative functions and powers. SSVT has approximately 300 to 400 volunteers and employs a staff of nine including eight priests. The trustees have adopted a deliberate strategy of encouraging the congregation's involvement and participation in the temples' operations. This in addition to decentralizing power, has helped build and sustain a highly motivated and dedicated volunteer force that is involved in decision-making.

Philanthropic Activities

The temple though primarily a bastion of Hindu values, customs and heritage, also increasingly seeks to blend Hindu values and traditions with American values of philanthropy, giving and volunteerism. In 1997, it launched the Children's Fund in an effort to develop youth and education programs and meet the needs of a fast-growing Hindu population in Washington.

SSVT has developed a new initiative on community service and volunteerism, focusing on Hindu families as well as the broader community. The Indian immigrant, like so many of his or her counterparts in the US, often needs need help in dealing with illness and coping with grief. Volunteers work with secular groups and non profit organizations such as *Mitra Mandala, or Circle of Friends* to provide a sympathetic ear and assist them in obtaining help from service organizations that provide counseling and other social services. In particular this service is targeted at Indian women - new immigrants who find it difficult to adjust to an alien culture, are subjected to abuse and face depression. It also helps to mentor young people and assists seniors.

SSVT is also committed to offering its services to the community at large and plays an active role in helping local charities such as soup kitchens and shelters. The Youth wing (called Aakaar) takes a leadership role in this. They provide service by assisting during functions, and also engage in philanthropic service in the greater Washington area. Aakaar volunteers have helped at the Capital Area Food Bank, participated in the Homeless Walkathon, and led a monthly project to benefit Martha’s Table. www.marthastable.org

On the second Saturday of every month, SSVT/Aakaar volunteers make sandwiches for the homeless. Since it's beginning, this program has contributed to over 15,000 meals for the needy of the Washington area. School children get recognition for community service hours. Funds to support this activity are realized through an active appeal for donations from the congregation. This is linked to the concept of *annadanam* or donation of food and members are asked to sponsor the program by donating in cash or kind. Health fairs are held two or three times a year. Local renowned Hindu physicians donate their time and resources and conduct free blood pressure, eye, and hearing tests. Counseling sessions are also offered.

Humanitarian Services

Dr Siva Subramaniam of the Siva Vishnu Temple says, "The temple also served as a focal point in providing relief to the victims of the Gujarat earthquake and Orissa floods. This effort was coordinated with other temples and secular groups in the area, who dropped off clothing, blankets and other vital accessories and equipments at the temple. This is turn was handed over to the Indian consulate which facilitated shipment of these items to India.

The temple also projected its solidarity with the American public by setting up a *Hundi* or collection box specifically for 9/11 related relief efforts. Approximately $10,000 was collected in this manner. The funds were distributed to the United Way and the New York - Washington DC relief funds. Donations were also made to police and fireman associations in the State of Maryland.

The temple does not have any formal links with religious institutions in India. It has

however from time to time contacted several institutions to obtain inputs and advice on religious practices and concepts. It also does not also have links or formal tie-ups with nonprofit organizations in India or US.

Fundraising

The Siva Vishnu Temple Trust is very focused with regard to fundraising. The temple actively fundraises in November or December of every year to help donors take advantage of year-end tax exemptions. They target specific high-end donors through letters and emails and organize a telethon where several volunteers man the telephones and call congregants on a weekend to raise funds, usually for specific purposes such as building a parking lot, for hosting special religious functions, consecration *(Kumbhabhisekham)* of the temple etc.

In addition fundraising dinners are held once a year. Guest charges range between $50 to a $100 per person. Guests are invited to write checks towards contributions to the temple. 400 to 500 people attend these dinners and the temple is thus able to raise between $25,000 - $50,000 from ticket sales and an additional $50,000 from checks. Devotees can sponsor Pujas on special festival days or on special occasions like birthdays, wedding anniversaries etc.

Other schemes include a monthly debit scheme where arrangements have been made by the bank to make it easy for devotees to contribute a fixed amount on a monthly basis through the debit scheme. The amount the devotee wants to contribute is debited from his or her ' bank account. This helps the temple plan its cash flows and also helps the devotee avoid writing a check. The donor receives a statement at the end of the year indicating his/ her contributions during the year.

The Sri Siva Vishnu Temple's monthly online and print newsletter provides information about the upcoming religious, cultural and community events at SSVT.

4.4 The Council of Hindu Temples

The Council of Hindu Temples of North America is a nonprofit organization founded in 1984. Its members are several key temples in North America such as the Flushing temple, the Pittsburgh temple, the Siva Vishnu temple besides others in California and the mid west. The secretariat is located in the Flushing temple in Queens. The council acts as a resource center for all temples including information on model by laws, temple management, hiring of priests etc. The council's objectives focus on religious and cultural aspects and on troubleshooting for temples and do not reflect a social agenda.

4.5 Other factors: Faith based Initiatives

President Bush's faith based initiatives program permits churches and other houses of worship to be on an equal footing and compete with secular charities in obtaining government funding for an array of outreach activities from job training to running soup kitchens and medical clinics. Under present law, religious groups that perform social services usually create a tax-free foundation, a "501©(3)" program which requires monies be used solely for the social service. Most Hindu temples in the United States are registered as churches and therefore not required to file an annual return with the IRS.

Therefore if temples seek federal funding under the faith based Initiatives program, they need to set up a separate fund to account for social development efforts. These activities must be based in the United States and can be used to fund programs that are targeted at their local congregations. When questioned on this issue, most Hindu temples were non-committal and stated that they were adopting a wait and watch approach, as at present the bill was under consideration by the Senate. Institutions like the Siva Vishnu temple in Maryland and the Flushing temple are keen on receiving federal funds. The Sri Siva Vishnu Temple is part of the interfaith conference of the Metropolitan Washington. Dr Siva Subramaniam of the Siva Vishnu says that, " a separate entity with a non profit status of 501©(3) has to be formed to compete for contracts and/or obtain funding. This entity will espouse social causes and will focus on service oriented activities. " Dr Uma Mysorekar of the Flushing temple says that, "the funds will help us in instituting senior and other community programs."

Chapter 5
Alternate facets: Hindu Religious movements in the US

Hinduism has many faces, different groups and institutions as complex in their configurations and relationships as has the facial expressions of humans. (Williams, 1984) Each group or movement featured in this paper follow a particular '*sampradaya'* - a tradition which had been handed down from the founder through successive religious teachers and which shapes the followers into a distinct fellowship with institutional forms. Therefore particularity is the essential feature of religious and group affiliation.

The past two decades have seen a boom in the formation and incorporation of Hindu religious organizations in the United States. Current research has discovered that there are over 500 organizations. The groups represent virtually every branch of Hinduism and are spread out over the United States in terms of location and leadership. Some groups are essentially sectarian in nature while others are more ecumenical in their approach. However one thing they all share in common is the presence of a pontiff[35] or a religious head that attains a near God-like status and clearly is at the pinnacle of a triangular hierarchical structure with several layers of followers and devotees. The religious movements (and their representative nonprofit foundations/ institutions that raise funds and execute civil society and social welfare programs) studied are as follows:

5.1 BAPS Swaminarayan Sanstha www.swaminarayan.org

Many ask, "How can you mix spirituality and social service"
We ask, "How can you separate the two"
Those who wish to sincerely serve society must be spiritually pure and only those who are spiritually pure can sincerely serve society!

- *Swaminarayan Movement*

The Bochasanwasi Shri Akshar Purushottam Swaminarayan Sanstha (BAPS), a socio-spiritual organization with its roots in the *Vedas*, was started by Sahajanand Swami (worshipped as Bhagwan Swaminarayan) in the late 18th century and established in 1907 by Swami Yagnapurushdas. The BAPS Swaminarayan movement reaches out to millions of individuals through a network of centers. Spread across the world in 45 countries, BAPS Global Network is composed of more than 500 *mandirs*[36] and 8100 centers and extends through Africa, the Far East, Europe, USA and Canada. Worldwide it has one million followers.

In the United States

In 1971 the Akshar Purushottam Swaminarayan Mandal was incorporated in the state of New York. After a period of meetings in churches, rented halls and private homes plans were begun for a temple in New York in Bowne Street in Flushing. After raising funds in the amount of $95,000 for the property and $200,000 for the construction, the temple was consecrated in 1977. The International Swaminarayan Satsang organization was incorporated in the state of New Jersey in 1980. Since then the movement has been phenomenal with 32 temples across the United States and the national office in Metuchen New Jersey**.** In contrast to many other Hindu groups

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[35] In this case Pontiff is used to denote the head of a religious sect.

[36] Hindu temple

which attract a non-Hindu following, the Swaminarayan group is authentically Hindu Indian with a large following of particularly Gujaratis[37] both in the United States and India.

BAPS Care International www.baps-care.org

BAPS Care International, is the social wing of the Swaminarayan Sanstha .It is a registered socio-cultural nonprofit Charitable organization and is the fundraising arm of BAPS Sanstha in the US. It claims to have over 13 million volunteer-hours of service performed annually by 40,000 youths and adults. Its activities are as follows

- ✓ *Relief* - volunteers work in areas affected by famine, floods, earthquakes or cyclones.
- ✓ *Healthcare* - 10 charitable hospitals and healthcare centers, provides free medicine and conducts medical camps.
- ✓ *Social rehabilitation*- Involved with anti-addiction, anti dowry and literacy campaigns
- ✓ *Environment* - Collecting aluminum cans for recycling, paper recycling, plant a tree campaign (1,200,000 trees planted in 2,170 villages) water conservation projects, watershed projects, solar energy, and eco-friendly buildings.
- ✓ *Education* - Scholarships, Hostels, Primary and Secondary Schools, Colleges and Research Centers.

BAPS Care International, has sent $3.3M of medicines and supplies to assist in El Salvador earthquake relief efforts. This was done by collaborating with CitiHope international (www.citihope.org) which delivered $6M of donated medicines and supplies to BAPS in India for Gujarat earthquake relief.

Fundraising

Funds are mostly raised through direct mailers and through the websites. Mr Shirish Patel of the Swaminarayan temple in Flushing says, "We don't aggressively solicit funds." Brochures and printed information is sent out to more than 80,000 potential donors by the organization. This is generally sent as direct mailers by various agencies that provide these services and have databases on Indian diaspora. Details regarding the program including the budgets and the time frame are clearly stated in the appeals. No specific amounts or options are mentioned and there is no coercion to donate. The individual is free to donate any amount. This strategy has been used by BAPS after disasters such as the Latur Earthquake, Orissa cyclone and lately the Gujarat Earthquake. In 2001 BAPS International raised $12 million for relief work. Girish Patel attributes BAPS success to the following reasons

- ➢ "Our track record speaks for us. We are able to raise this much of funds because people believe that we can deliver"
- ➢ "We have strong spiritual base and a dynamic spiritual leader who says " in good of others lies your own"

In addition funds are also raised online through the website. It offers various options such as stocks and bonds, securities, life insurance and bequests in will to encourage donors to make contributions. The website details the benefits of giving each of the above mentioned gifts and even provides a sample of the legal language that can be

[37] Gujaratis are from the state of Gujarat in Western India, which recently experienced an earthquake in 2000.

used to bequeath legacies to the *Sanstha*.

Funds were also raised for the Gujarat earthquakes by thousands of volunteers who collected funds at major subway stations, stores, crossroads etc. in New York and New Jersey. Annual Walkathons were arranged by 21 BAPS centers in various parts of the country in 2001 after the World Trade Center disaster (9/11). In New York one thousand Indian Americans joined the walk and others sponsored the walkathon with proceeds going to the victims of the September 11th tragedy. Approximately $25,000 were raised which were given to the BAPS US Relief Fund, which has been setup for helping the families of those affected by the September 11th tragedy.

Financial details of key BAPS Organizations(2001)

Name	**Contribution received ($US)**	**Grants given ($US)**	**Percentage contributed**	**Programs (as described in Form 990)**
BAPS Care International*	11,961, 265	11,149,178	93%	Charitable non-religious care to the Indian community.
BAPS Shayona Inc	500,000 + 1,363,000 (Program services)	1,351,856	72%	Internal- Providing vegetarian food to devotees
BAPS Swaminarayan Sanstha	4,049,142	2,653, 606	65%	Spiritual, social and humanitarian services through north-eastern centres to the public.

$49,000 was spent on fundraising expenses and $69,000 was spent as administrative expenses for the earthquake.

5.2 Chinmaya Mission www.chinmaya.org

Give in plenty, with both hands give. True charity springs from a sense of oneness between the giver and the recipient. Charity is born out of an urge to restrain one's instincts of acquisition and aggrandizement, and to replace these with a spirit of sacrifice.

- *Swami Chinmayananda*

The Chinmaya Mission, a brainchild of the world renowned *Vedantic* philosopher and spiritual Guru Swami Chinmayananda, was established in 1953, with the purpose of providing mankind with the wisdom of *Vedanta*[38]. The Mission is administered by the central Chinmaya Trust in Mumbai headed by Swami Teojayananda. The Chinmaya Mission has 31 temples. (24 in India and seven outside the country) The Chinmaya

[38] Vedanta is the principle of One Reality and truth, as described in the Vedas, ancient treatises on Hindu philosophy. It aims at practically guiding individuals in their spiritual growth and preparing them to contribute positively for the all round development of society

Mission undertakes a wide range of cultural, educational, spiritual and humanitarian activities throughout the world such as

- ***Healthcare*** The mission concentrates on medical care for the under privileged sections of society by establishing quality hospitals and facilities for research in the field.
- ***Education*** The Chinmaya mission has more than 70 regular schools worldwide including the Chinmaya International Residential School in Coimbatore, India. It has several colleges including an Institute of Management to its credit. The mission has also established several vocational training centers for the economically and socially disadvantaged sections of society.
- ***Cultural, Spiritual And Personality Development*** The Mission carries out a number of programs to provide spiritual learning and personality development for the young and old. Regular activities are conducted every week in India and abroad through for children, youths, adults and senior citizens.

In the United States

Seva Inc is a Washington-based organization founded by Swami Chinmayananda in 1983. It offers educational scholarships (not necessarily *Vedantic* education) and humanitarian contributions to charitable organizations; for instance, donations have been made to Mother Theresa's Mission. Various Chinmaya centers around the world that require assistance in getting established have benefited through Seva Inc. A Board of Directors oversees the appropriate dispensing of funds to the various causes.

The Chinmaya Mission West (CMW) founded by Swami Chinmayananda in 1975 is headquarters and parent body of the Chinmaya Mission in North America and is situated in Piercy California. There are 26 centers in the United states – the key centers in Michigan, Texas, Massachussets, Chicago Illinois, New Jersey, California, Florida and Washington DC. Each center is an independent registered nonprofit entity.
Most centers are involved with local community initiatives and volunteer at soup kitchens and feed the homeless. Volunteers from the mission cook vegetarian food like Pastas, Ziti's etc and this along with fruits and desserts (purchased from stores) is distributed at homeless shelters. Clothes, books and other necessities are also donated to some shelters.

Fundraising

Each centre is responsible for raising funds for their projects and do not receive funds form other centres or the central headquarters in India. Each centre also has its own website in which details regarding the activities and programs are available. While some websites just provide a list of activities organized by the center, others use the website to provide information on upcoming projects and solicit funds form devotees. The Chinmaya Mission in Austin Texas is trying to raise money for its Balavihar[39] project and uses a pie chart to depict the amount of funds that have already been raised or pledged and the balanced required to complete the project.

The Chinmaya Mission centres charge an enrolling fee per family of $300 -$500 per year. Some centres also offer sponsorship schemes. For e.g. the Chinmaya Sandeepany Center at San Jose offers a sponsorship scheme of $500 per family which

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[39] Sunday school equivalent that provides religious instruction to children

goes towards the operating expenses of the center. Sponsors receive free newsletters and publications, can enroll their children freely in *Balvihar* classes and get discounts on spiritual retreat packages and discounted registration fees to Chinmaya youth camps. In addition individual centres use innovative schemes to raise funds. The Chinmaya Saaket center in Dallas receives contributions from the good neighbour program wherein every time a Chinmaya member or devotee makes purchases at certain stores, he can ensure that a percentage of the proceeds are donated to the mission. Some Chinmaya Mission centers receive contributions through United Way Contribution plan or contribute through their organizations, which provide matching contributions. Stocks or equity are also accepted by Chinmaya missions across the US.

Fundraising dinners are hosted two or three times in a year (based upon the need) and presentations are made on current and future projects and the need for funds. $75 is charged per person and then individuals are invited to write checks or pledge certain amounts. In March 2002 close to 200 people attended the dinner and close to half a million dollars was raised. Funds have been raised by various centers for disasters such as the earthquake in Gujarat. $25,000 was raised by Chinmaya Vrindavan for this purpose. A village in Andhra Pradesh [40] has been adopted by the center and families in the US have sponsored 10 to 15 kids at a cost of $10,000 per year. The centers do not raise resources for projects in India on a continuing basis.

Swami Tejomayananda who is the spiritual head and also heads the Chinmaya mission worldwide travels all over the world. He visits the United States twice in a year and travels to at least ten to fifteen centers in the US. In the course of meeting with devotees at various occasions he makes a direct appeal about a particular project. For example $150,000 was raised by the centers for a rural development project in Kangra district in Himachal Pradesh in Northern India. A presentation and 15 minute video detailing the project was shown at various centers. This in addition to the direct appeal by Swami Tejomayananda appeal helped raise funds.

Additional funds for the rural development project were raised through walkathons by the centers. This is an initiative undertaken by the Chinmaya Holton center near Toronto in Canada. The project also receives a major portion – at least two third of the funds are provided by Canadian International Development Agency (CIDA) and one third is raised by the Chinmaya Mission.

[40] A state in South India

Financial information on some Chinmaya Centers (2001)

Name	Contribution received ($)	Grants given ($)	Percentage contributed	Programs
Seva Inc*. Assets: 1,672, 347	797,512*	1,166,498	146%	The largest ($604,286) to CCM trust towards its research activities and the international school and $101, 670 to Chimayaranyam for its foster child program. In 1999 Seva Inc received contributions that amounted to $2.77 million with an anonymous donor donating $1.8 million.
Chinmaya Mission Austin Assets: 216,912	103, 581	None	0%	
Chinmaya Mission Chicago Assets: 1,232,244	429,505	None	0%	
Chinmaya Mission of Orlando Assets: 445,488	219,387	68,307	31%	Internal Grant given to Sunday schools, visiting scholars and other religious activities
Chinmaya Mission Tampa Bay Assets: 35,497	56,691	36,987	65%	Internal Grant given to Sunday schools, visiting scholars and other religious activities

Some of the other Chinmaya mission centers are listed as churches and are not required to file Form 990. Therefore incomes or contributions obtained are not made public.

5.3 The Kanchipuram Math www.kamakoti.org

Jana Seva Janardhana Seva – Service to Humanity is Service to God
- Jayendra Saraswati Swamigal (Current pontiff of the Kanchi Math)

The math (Shri Kanchi Kamakoti Peetham) in Kanchipuram in Tamil Nadu[41] was established by Sri Adi Sankara[42], a saint from the south in the year 482 B.C. He was the first of the *Acharyas* and founded a line of successors after him on the Peetha. The 68th Acharya Sri Chandrasekharendra Sarasvati Swami, who became pontiff in 1907 initiated social activities by setting up orphanages and old age homes. This vision was broadened by the presiding pontiff Pujyasree Jayendra Saraswati Swamigal, the 69th *Acharya* of the *Peetha*, who is interested in investing in civil society and social welfare activities all over the country.

Renovation of ancient temples, which are in need of repairs, is one of the important activities of the Math. While activities of a religious nature are undoubtedly within the realm of the Peetham, the social side has not been neglected. A good number of *Veda Patasalas* have been established. Sri Kanchi Kamakoti Peetham runs hospitals at different places, which includes the Kamakoti Child Trust Hospital in Madras, Eye Hospitals at Coimbatore[43] and Guwahati[44], hospitals at Madhubani (Bihar), Rathura for tribals (Uttranchal), Berhampur (Orissa) and in many places in Tamil Nadu.

Nithya Annadhanam (free food) is provided to all devotees visiting Kanchi and the *Math*. The "Pidi Arisi Thittam" (Handful of Rice) scheme is running successfully at many places. Under this scheme, every household sets apart just a handful of rice every day and this will be collected by a central agency once a week, cooked in some temples and offered as *neivedya* to the deity and then distributed to the poor and needy.

NRI Forum

The *Sankaracharyas*, blessed the formation of 'Kanchi NRI Forum'. This Forum forms as a bridge between the NRIs and the homeland, constantly strengthening their cultural and ethnic links. Queries of the younger as well as the older NRIs on Indian heritage and tradition are clarified with the Guidance of the Acharyas through 'Kanchi NRI News', a monthly publication and also available on website: www.kanchinews.com. The Kanchi NRI forum has been a precursor to setting up several trusts such as the Veda Vyasa Foundation which is the fundraising arm of VHERDS in the United State and the Kanchi Kamakoti Seva Foundation These do not come under the aegis of the math, but indirectly receive support (in name only) from the math.

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[41] A state in South India
[42] He propounded the theory of absolute Monism, i.e., the Advaita, non-dualistic school of philosophy, combated the doctrines of Buddhism and Jainism and re-established the religion of the Vedas and the Upanishads. He inaugurated several maths or seats of learning in four corners of India, namely, Sharada Peetha in Mysore and the Kamakoti Peetha in Kanchi in the South, Badrinath in the Himalayan region in the North, Jagannath or modern Puri in the East and Dwaraka in Western Gujarat. At Kanchi he established a Math for himself and founded a line of successors after him on the Peetha.
[43] City in Tamil Nadu
[44] Capital City of Assam, a state in Eastern India

The Voluntary Health, education and Rural Development Society (VHERDS) www.kanchinews.org

VHERDS was formed with the blessings of the *Sankaracharyas*, in 1985,in India for rendering services to the weaker sections of the society irrespective of community, caste or creed. Its aim is to provide the necessary infrastructure, to transform rural societies in India into self-sustaining communities, without affecting their cultural characteristics.

In its mission it states "it also seeks to generate the synergies of all well meaning entities and organizations, supplementing and supporting one another, into a single collaborative framework." This will bring experts in the spheres of sanitation, water management, bio-farming, environmental protection, healthcare, adult literacy, primary education, women's empowerment, and vocational training into a cohesive team working towards the same goal. It is registered as a non profit entity under Indian law. The fundraising arm of VHERDS in the United States is Veda Vyasa Foundation.

The Veda Vyasa Foundation www.vedavyasa.net

Veda Vyasa Foundation established in the year 2000 in the US is a nonprofit, non-government, tax-exempt organization. It has both East (New York) and West Coast (Sunnyvale California) chapters in place. The executing arm in India is the Voluntary Health, Education and Rural Development Society (VHERDS). Its programs can be defined as follows:

Completed Projects	Ongoing Projects	Proposed Projects
Irulneeki[45] - Computer Training and vocational center ($14,000), Health Center, Primary School ($24,000), Cow shed - ($5000), Noon meal center ($800) $.8 km road to village ($9000). Ennathur, Thandalam Damal – 4 kms Drainage Canal, Vocational Training	Irulneeki - Housing for the underprivileged ($48,000) Public conveniences ($1200), Nursery for home garden and avenue trees. Ennathur – Building centers, public toilets and conveniences Damal - Self Help Scheme Collaborations with NGOs on medical camps for disabled children, solar lamps for the home, bio-farming. **Areas of Focus:** Amenities: Food, Water, shelter, clothing Healthcare: Medical, Sanitation, Pollution Literacy: Primary Education, Adult Education Vocational: Traditional and Marketable Income generation activities Cooperatives: Empower individuals and create an atmosphere of self management Marketing: Focus on communication and marketing of products and services	Develop one rural community from each of the 525 districts in India into a nodal village for that district with the necessary infrastructure to make it self sustainable. Several communities have been identified for adoption in the states of Tamil Nadu (3) Karnataka and Orissa **Areas of Focus:** Amenities: Rainwater management Healthcare: Expand Sankara Arogya Centers, Disability and alternative health services. Education: Sankara Schools and Digital University Cooperatives: Rural Finance, Micro-credit initiatives Outreach: Expansion to all states Environment: Habitat and Environmental management, Dry land farming, Wasteland Management

Collaborations

Veda Vyasa Foundation has collaborated with VIDE Volunteers for India Development and Empowerment, a non-political, non-religious, non- activist organization www.vide.org to rebuild the hospital at Adhoi Village in Gujarat which was destroyed during the earthquake. It has supported the construction of five rooms to the existing hospital, replacement of necessary furniture, ambulance cum medical van and purchase of essential medical equipment. The total cost is $47,000. It has also collaborated with several professors in premier institutions like Institute of Technology (IIT) www.iitm.ac.in in Chennai to provide technology based solutions for rural development and also with several non governmental organizations in India.

[45] Village in Tamil Nadu

Fundraising

The organization is the brainchild of several young IT professionals in the West coast. The core team of staff is supported by local chapters and volunteers and use the following schemes to raise funds.

***Outreach collections*:** This involves making presentations and event based contributions. These generally revolve around raising resources for a particular project. Mr Arun Sitaraman of the Foundation says "This concept helps us articulate our appeal better and make it more succinct. We target NRI groups and provide specific details on the activities, the budget and what we hope to achieve. In 2000 we raised $25,000 for the Manimangalam (in Tamil Nadu) project."
Organizational Contributions: This involves collaborations with like-minded organizations and obtaining contributions in the form of resources and skills rather money.
Corporate Contributions: This refers to matching contributions from US organizations. The Foundation also plans to tie-up with United Way.

It has also obtained funds from the Japanese Development Program. This goes towards Institutional funding of Veda Vyasa Foundation. Donors are asked to volunteer their time, resources and skills to the Veda Vyasa Foundation. Technical expertise provided in aiding with public relations, website design and development is also welcomed.

In 2001, the foundation raised $35,000 in the form of contributions and gave out grants totaling $24,500 in 2001. This amount in totality was given to VHERDS according to the form 990 filed by them, but does not state the projects or programs for which they were donated. Mr Arun Sitaraman of the Foundation says, "Most of this money went towards the Irulneeki project which is almost complete."

Kanchi Kamakoti Seva Foundation Inc www.kanchikamakoti.org

During a visit to India in the summer of 1989, a few followers of the Kanchi Kamakoti Peetham in their meeting with the current Sankaracharya Sri Jayendra Saraswati Swamigal expressed the growing desire of many Indians in the US and Canada to contribute to the social and charitable causes undertaken by the *Peetham*. In order to enable these devotees to identify and support these causes, the Sankaracharya stressed the importance of establishing a nonprofit organization in the United States. The following spring a group of volunteers decided to create the organization and the Kanchi Kamakoti Seva Foundation was registered in the state of New York as a not for profit corporation in June of 1970.

The three fold mission of the organization is

- ✓ To educate the devotees in the US and spread the word about various charitable activities operated under the auspices of the *Peetham.*
- ✓ Ensure that the funds were utilized for the purposes for which they were intended
- ✓ Serve as a channel through which funds were efficiently and transparently appropriated to only worthy causes.

In the first eight years since its inception KKSP acted primarily as a conduit through which donations from people from various parts of US and Canada were channeled to specific charities and causes in India. Among the causes championed were provision

of free medical care for the poor, improvement of education in rural India, preservation of historic Hindu temples and funding of *Veda Patashalas* in existence in India today.

Starting in 1999, KKSF became more secular in its approach and took strides to support some of the leading causes undertaken by its sister organization in India called VHERDS. These causes include relief for the victims of the Orissa cyclone, aid for the families of the soldiers in the Kargil war, drought relief in Rajasthan. More recently KKSF has addressed the pressing need in Gujarat after the earthquake in 2001. KKSF and VHERDS have joined forces in adopting the village of Adhoi, which was devastated by the earthquake. The two organizations have started construction of a boarding school for orphaned children and have provided truckloads of food, medicine and clothing to those in need. Additionally KKSF and VHERDS have replaced 100 handlooms that were damaged or destroyed in the earthquake, and have worked to restore proper water supplies and sanitation facilities in the area.

KKSF has also made grants to several NGOs and charitable organizations (approximately eighty) that have no links to either the Peetham or VHERDS. A few examples are Aid India, Hindu Mission Hospital, Helen Keller Viklang Seva, VOI Eye Surgeons etc. It has supported charitable institutions run by or directly linked to other religious groups such as the Ramakrishna Math, the Chinmaya Mission, Swami Dayananda Education trust etc and has also supported activities of temples such as the Sri Siva Vishnu temple, the Flushing temple and the Toronto temple. It has also provided aid to non-Hindu religious organizations such as the St Anthony's Girls Higher Secondary School. Funds for humanitarian aid have also been provided to Government instituted funds such as the Prime Minister Relief Fund and the Rajasthan Chief Minister Relief Fund.

The foundation uses the following criteria to select grantees

- Beneficiaries targeted should be the poor/ poverty stricken i.e. focus on poverty alleviation.
- Should be registered as a non profit in India and should have 80(G) and FCRA (Foreign contribution Regulatory Act) status.
- It should be recommended by the Acharyas or should be donor designated.
- It should appeal unanimously to the board of trustees.

Organizations in need of funds generally approach the *Sankaracharya* for help and he in turn asks them to appeal to KKSF for funds. But the criteria that the organization must be recommended by the *Acharya* is taken at face value and there is no background verification done to determine whether it is indeed true. However the proposals made by the organization and programs to be aided, are verified by volunteers. (Pre-selection evaluations and audits are done by volunteers who allocate some time and resources for this purpose during personal and voluntary visits to India.) Administrative and paperwork expenses for this purpose are not taken from the donations. In other words there is no overhead expenses. The administrative expenses (telephone, communication, stationery, capital and transportation costs) are incurred by the volunteers. Prof Raghunath, a retired professor of chemistry takes care of the administration and fundraising activities of the organization and space is provided by Mr Shanti Kumar (the foundation operates out of a single room located in the basement of his office premises) who is an accountant by profession. If the selected organization does not have an 80(G) and FCRA status, then it is not eligible for a grant. The foundation then requests the organization to secure FCRA status before a check is sent to the organization.

Fundraising

KKSF receives donations ranging between $5 to $2500. However 80% of their funds come from large donations amounting to $500 and above. Funds are received by the foundation in several ways

***Through the Acharyas*:** The Peetham or the Sankaracharyas receive donations from devotees in the US and they are directed to KKSF.

Donor Designated Donations: At the outset, a key consideration was the importance of allowing donors to designate the cause or organization of their choice, thus enabling them to see the fruit of their efforts and therefore ensuring trust building and sustained donations from the donor. Several donors approach KKSF and are specific that their funds be donated to particular organizations. For example a donor was particular that his $1000 be donated to the Ramakrishna Mission students home in Chennai, India. It is to be noted that the recipient grantee did not approach the foundations for funds nor does it belong or is linked to the same denomination as KKSF.

***Donations in a particular subject area*:** The foundation receives funds from donors who specify the broad area of need to which their funds should be directed. For example a donor may state that their donations benefit organizations that address need gaps in the area of child education. This was seen after the Gujarat Earthquake where some donors were particular their donations be given to orphanages and child adoption centers.

General Donations: 20% of the funds raised through general donations where most of the funds raised are between $5 to $50.

In 2001 KKSF received $375,000 and in 2000 received $407, 971 of which $300,000 was disbursed, approximately 75% of the revenues received. It is interesting to note that in 1991 the total revenues amounted to $25,000 and in 10 years it has increased more than 10 fold. However Prof Raghunath feels that foundation is not focused on fundraising. "Our weakness is that we do not have enough volunteers. We need to make more of a concentrated effort."

The lack of focus on fundraising can be seen from their ten-year statement of disbursements. Donors who have given $500 or more are nor being approached on a regular basis for repeat donations. "We do not have an effective system to repeatedly target donors who donate more than $500 or $1000", admits Professor Raghunath. KKSF has a database of 40,000 but has not been able to take adequate advantage of the numbers as it is impossible to send appeals to all due to lack of volunteers and resources.

Plans for the future

KKSF does not currently provide grants to programs which are US based. “Mr Shanti Kumar is candid in saying "I would like to do something for the minority communities like African Americans, the Latinos and the Native Americans." He is keen that at least 20% of the funds donated be utilized towards setting up after school centers in some of the poorer school districts in New York City. "We (KKSF) will underwrite this program, and provide the funds and the resources for such a program. We would like the community, maybe the African American churches to provide us with space. We could pay trained tutors to work on our program or maybe get Indian college students and professors to donate their time and talents to tutor students." Another venture which excites Mr Shanti Kumar is the Kumon Math and Reading

Centers www.kumon.com that offer the premier, after-school supplemental education program, which are attended by many Indian, Chinese and Korean children. "KKSF could take on the franchise for these centers and it would change dramatically the learning curve of poor school districts." he says.

Also in the pipeline is funding for disaster management programs in India. KKSF is interested in providing the infrastructure and associating with NGO coalitions thatcould coordinate infrastructure management within hours of a disaster occurring.

The Sankara Eye Foundation **www.sankara.org**

SEF, USA is a 501(c)(3) registered nonprofit organization and all donations are tax exempt in the USA. Founded in 1998 by Mr. K Muralidharan, Mr. K Sridharan and Mr. Khushnood Ahmad, SEF USA is run almost entirely by a group of over fifty energetic volunteers. They initiate and drive community eye care activities in India by working with eye care organizations such as Sankara Eye Society, which run the Sankara Eye Hospital in Coimbatore started in May 1977 by the Sri Kanchi Kamakoti Medical Trust. Over 1000 patients, are treated daily. SES is also starting such efforts in northern India, and has performed charity work in Cambodia and in parts of Africa. Many of the SES doctors volunteer their time and expertise to this cause.

Fundraising

Funds are collected for specific programs such as: Focus AP (Building a modern eye hospital in Guntur, Andhra Pradesh (cost of the project is $1 million) Open an Eye a Month ($30 per month) and other specialized programs such as corneal transplants. Funds collected under specific programs are sent in their entirety to India. In addition, SEF, USA provides extensive feedback to its donors on how the money is used. This feedback has led to a large number of repeat donors. The majority of their fundraising is achieved through fundraising events, booths in major events, advertising and working with major donors. SEF, USA currently has chapters in the San Francisco Bay Area and in Los Angeles.

The website of SEF is extremely well designed and offers the visitor a choice of donation options (payment towards individual treatments and surgeries ranging between $30 and $1000, paying for patient care and service activities of the hospital, creating corpus funds) and modes of payment (credit cards, cash, checks, payroll deductions). The foundation has an arrangement by which employees of Microsoft Corp., Southern California Edison, Cisco etc., can donate via payroll, matching contributions, bank contributions - monthly donations through automatic deductions are made directly from bank account, stock and vehicle donations). The website also provides a graphic illustration on what and how each dollar of its funds will be spent - for e.g. 71% is on patient care, 24% on salaries, 4% on administration and 1% on stipends provided.

SEF also has committed volunteers who organize events, man booths, write newsletters, help with donor management programs, accounting, web designing and deal with the press. Through these fundraising efforts, SEF, USA has played a significant role in increasing the number of free surgeries four fold to its current annual rate of 40,000.

Contributions and other events in 2001 have brought in revenues (according to form 990) to the tune of $292,000 with expenditures of $250,000 approximately 70% of

which was given as grants to the Sankara Eye Society, Eye Hospital in Coimbatore and the Kanchi Kamakoti Medical Trust. $57,000 was raised through events and fundraisers and through this the organization realized a net income of $22,000.

Other trusts

In addition there exist other trusts such as the Kanchi Kamakoti Ghatikashram Trust, whose objectives are the preservation and propagation of Indian traditions and culture. This trust funds *Veda Patashalas*, rural dispensaries and village schools . The Kanchi Kamakoti Center of California set up in 1991 supports the activities of the Kanchi Math in India financially; and to function as a connecting link between the Kanchi Math in India and the devotees of the Math in North America by disseminating information.

5.4 Sathya Sai Baba Organisation www.sathyasai.org

All the wealth he (man) may accumulate will not accompany him when he leaves the world. It is more important to earn the grace of God than earn all the wealth in the world. In the process of acquiring wealth one may be guilty of some lapses. It is to make amends for such lapses that one must practice charity.

- *Sathya Sai Baba*

The movement was started by Sathya Sai Baba, a highly revered spiritual leader both in India and other countries around 1940. The movement does not follow the tenets of any particular religion, but claims to teach the principles of truth, right conduct, peace, love and non-violence. Contrary to many other Hindu religious groups, it urges followers to continue to follow the religion of their choice and/or upbringing. The movement has spread all over the globe and has resulted in the establishment of over 1,200 Sathya Sai Baba Centers throughout the world.

Sri Sathya Sai Central Trust was founded as a public charitable trust in India in 1972. The trust has been serving society in the fields of health and education since inception and recently has taken up the project for supplying safe drinking water to rural areas. The Central Trust is the nodal agency that lays down the policy guidelines for all service activities carried out by the State Trusts all over India.

The charitable activities of the Trust can be broadly classified into four categories:
Education The Sri Sathya Sai Institute of Higher Learning founded in 1981, is an autonomous body, recognized by the Ministry of Education, Government of India. It offers both free undergrad and graduate level programs.
Healthcare The Sathya Sai Institute of Higher Medical Sciences, in Puttaparthy in Andhra Pradesh, which opened in 1991, provides tertiary care and is entirely free to all patients. The whole project funded by donations, paid for the capital costs (buildings, equipment, etc.) of approximately US $75 million, and covers the running costs (drugs, staff salaries, etc.), which amounted to about $2 million for 1996. Income from a separate fund of approximately $30 million, which is managed by the Trust, pays for the monthly running costs. The Sri Sathya Sai Institute of Higher Medical Sciences, in Bangalore, India started in 2001 is a modern multi-super specialty hospital[46], which provides the best medical care. The hospital has 333 beds, including 120 intensive-care beds and cost the Sri Sathya Sai Central Trust $40

[46] Provides specialized care and surgery in almost all branches of medicine.

million and a running cost of $1.2 – 1.6 million.[47]

Relief to the poor The Trust undertakes various activities, such as providing food, clothing, and shelter for the poor on a regular basis. It also conducts mass marriages entirely free of cost for the poor and needy. Some of the other activities undertaken are: blood donations, eye screening camps, village upliftment programs, educational scholarships for the disabled, various services to people in times of earthquake, floods, etc. The Trust has been constructing and renovating community halls and schools and provides residential facilities for visiting professionals, volunteers and devotees. It has established convention centres with a view to promoting the cultural, moral, and ethical standards of people by conducting symposia, debates, and discussions on Indian culture and tradition.

Drinking water Project One of the unique charitable activities undertaken by the Trust in 1995-97 is the provision of drinking water to 400,000 residents in the drought-prone rural areas of Anantapur, Medak, and Mahaboobnagar Districts of Andhra Pradesh. The project cost over $63 million, which was donated to the Sri Sathya Sai Central Trust without any kind of solicitation.

In the United States

The Sathya Sai Baba Organization consists of a worldwide network of Sathya Sai Baba Centers. They are found in over 150 countries worldwide. In the United States, there are more than 160 Centers, which are coordinated by the Sathya Sai Baba Council of America established in 1975. These Centers are administratively grouped under one of the ten regions of the country. Each region has its own officers and activities. The regional officers consult with national coordinators for the United States. Coordinators from fifteen international regions make up a Central Council, which is directed by Sathya Sai Baba.

The first center was started in 1975 in Hollywood in California. The movement which officially started in the US in the 1980s, still has a majority of Indian members with some Americans. There are centers in the US, which consist mainly of either Indian or American members, and also Japanese and Spanish speaking centers. In US, the movement is quite different from that in India, primarily in the manner of worship. The movement does not advocate the construction of temples in the US (which is common in India) as it seeks to project itself as a faith that encompasses all faiths and is not Hindu in essence. In general, prayer sessions, study circles and other meetings are held at Sai centers located at premises rented at low cost at community centers or occasionally at the residences of members.

The members of Sathya Sai Centers claim that they are united by a common bond --love of God-- and a common goal --spiritual growth. Center activities include the study of the teachings of Sathya Sai Baba and the sacred literature of all religions, group devotional singing, spiritual meditation, and service to the community, society, the world, and the environment. The membership includes people from all walks of life, and the Center programs are compatible with all the major religions. There is no fee for membership. Centers hold regular meetings (monthly, quarterly, etc.) to plan and discuss various center and regional programs. The Centers around the world and in the US perform service projects such as feeding the hungry, clothing the poor, visiting the aged, helping build schools and reaching out to those in need. The concept of volunteering is key to the success of the movement.

The movement also offers a youth program for young adults (16 to 30 years age) to

[47] Times of India, 6th January 2001

help them in their transition into the organization. The young adults programs operate on a regional basis, involving young people from all of the Centers in the region.

Fundraising

The movement does not solicit funds. In answer to a devotee questions on whether it should - Sathya Sai Baba says "I do not like the collection of funds. Nonetheless, since some expenses have to be incurred I must allow it under very stringent conditions. Whatever expenses the centers decide to incur for the work of the organization, they must collect among themselves, without seeking help from outside the circle. They must of course contribute according to their ability and limit the work to the resources they can pool among themselves."[48] This is strictly adhered to by members of the Sathya Sai movement.

ome service projects do require money. For example, if the project is to feed the homeless, the members decide to pool their resources and buy the food all at once. In such cases, the following systems are used- "The expense is estimated and a locked box with a slit on the lid is kept in an inner room. Members go in alone and deposit in the box whatever they feel they can. They can come away without depositing anything; they have the freedom to do so; there is no compulsion. If there is some surplus, it is kept for another occasion. If it is not enough, the project is abandoned and members are asked to take back their money" ,says David Gries, a member of the Sai movement in the US. The centers are not allowed to have lists, appeals, receipt books, and all the cumbersome complexities of fund collection campaigns.

Members and devotees who wish to donate funds to projects in India are directed to the Sathya Sai Baba Society, a nonprofit corporation registered in the State of California. "The Sai organization does not solicit funds" says Mr Bob Bozzani, president of the Sathya Sai Society of America. "However if anybody of the their own accord wishes to donate money, we do not turn them away." The society is registered as a nonprofit with 501©(3) status and provides 100% tax exemptions to individuals who choose to donate money to the society, but this is not publicized. Any cash or checks received by the society are immediately sent to the Sathya Sai Central Trust. Any gifts received in the form of stocks or property is sold immediately, not invested and the funds are transferred to the Sathya Sai Central Trust.

This philosophy is also reflected in the information provided by the official website of the Sathya Sai organization www.Sathyasai.org which is particularly careful about not soliciting funds and only in passing mentions the Sathya Sai Baba Society. The Society works independently of the Central Trust and is not under any obligation to raise or contribute a certain percentage of funds towards the projects in India.

The total net assets of the Sathya Sai Society of America in 2001 according to form 990-PF filed by the organization in accordance with IRS regulations was $3.1 million of which $1.09 million was received in the form of gifts and grants as compared to $2.2 million in 2000.The total revenue generated inclusive of investment income stands at $884,904. Its corpus stands at a little over $6.5 million. The organization received contributions from individuals ranging between $5000 to $100,000 from an anonymous contributor. The amounts paid to the Sathya Sai Central Trust and related institutions were only in the range of $293,311, which is 33% of the revenue generated.

[48] Sathya Sai Newsletter USA Volume 27, No1 January/ February 2003.

The Sai movement does not associate itself with any nonprofit organization either in India or in the US. It also does not generally provide humanitarian aid or relief or succor during times of national disasters such as 9/11 and the Gujarat earthquake or the Orissa floods. However it does not prevent individual efforts by members of its congregations.

5.5 Swami Dayanand Saraswati www.arshavidya.org and All India Movement for Seva www.aimforseva.org

"We are both consumers and contributors. Our maturity lies in our capacity to contribute more than we consume"

- Swami Dayananda Saraswati

The All-India Movement (AIM) for Seva is associated with the movement started by Swami Dayananda Saraswati, who is an eminent scholar and *Vedanta* specialist. He established the ArshaVidya Gurukulam at Saylorsburg PA in 1986. Begun in November 2000, and staffed by volunteers, AIM's programs are meant to bridge the gap between mainstream society and people living in remote areas. AIM for Seva was started by the Acharya Sabha (committee of *acharyas* of various *maths*). Swami Dayananda's aim was to create an organization that helped bridge the cultural, economic and social divide between urban and tribal areas. AIM has several offices in India (headquarters in Delhi) with offices overseas in the United States and Australia. AIM for Seva's primary goals *are to* partner with government, national and international funding organizations, to ensure that funds are utilized specifically for their earmarked programs, collaborate with like-minded, non-governmental organizations in the voluntary sector, establish and train rural and urban volunteers throughout the country.

The Indian and American counterparts of AIM are registered as nonprofit entities in their respective countries, under 80(G) in India with FCRA clearance and under Sec 501©(3) in the United States. The board of directors for each country is distinct with the board in India being headed by Sri. R. Venkataraman, Former President of India. The AIM for SEVA US has an office in the premises of Arsha Vidya Ashram in Saylorsburg Pennsylvania. AIM has two paid staff members in the US and a volunteer committee of 20. In India, volunteers number in the hundreds.

AIM offers an array of projects in 20 states and is supported by 27 regional offices and contacts in India and two offices (presumably for fundraising) in USA and Australia. AIM for Seva however does not support humanitarian relief projects related to the Gujarat earthquake or 9/11.

A brief overview of project areas supported by AIM for Seva are
Education and Literacy - Balwadis (preschool) nurseries for children between the ages of 3 to 6, scholarship programs for school-going children between the ages of 6 and 17, hostels for children in rural areas, special schools that combine vocational training with education to combat child labor
Environment - Road Construction, improve the water supply, by digging bore wells or tube wells, desilting/deepening existing wells, installing water filtration systems, environmental conservation through tree-planting, village clean-up, and cultivation of herbal medicines.
Cultural Validation - Safeguard cultural artifacts by protecting rural and tribal forms of expression such as dance, music, art, and worship, promote harmony among religions. (organized a conference for the Preservation of Religious Diversity, in New

Delhi, India in 2001)
***Handicrafts* -** promote and preserve traditional forms of art by purchasing crafts directly with no middlemen, network the existing networks of artisan cooperatives, non-governmental and governmental agencies working in the field of handicrafts.
Healthcare - established health care centers, hospitals, health camps, and mobile medical units throughout India, with the long-term goal of building a network of 600 health care centers throughout all districts within the country.
Women's Empowerment - programs specifically for women, such as vocational training centers, self-help groups, and emergency funding for women’s community development projects.

Some of the interesting projects are

- ✓ *'Make shawls not War' program in Jharkhand urging folks to return to their traditional occupations*
- ✓ *Vocational training unit for under employed artisans in New Delhi*
- ✓ *HIV/ AIDS Hospital In Madhya Pradesh*
- ✓ *Anaikatti Self Help and Vocational training programs for women in Tamil Nadu*

Janet Falk who heads the American arm of AIM for Seva says that "AIM works in conjunction with the Government and in some cases oversees Government projects. It therefore is part of a public - private partnership and infuses 10% of the capital with the rest being provided by the Government.

AIM also partners with a few nonprofit organizations, but in general prefers to be involved in the execution of the project in addition to providing funds.

The decision to underwrite and or execute a project is made by Swami Dayanand Saraswati. Individuals or organizations approach the Swamiji to provide funds for a particular program. The Swamiji then selects a member of his congregation to oversee the project and take care of logistics. Trustees from both United States travel to India every year and spend approximately three months overseeing AIM projects in various states.

Fundraising

AIM uses a four pronged approach to fundraising
***Fundraisers* -** AIM raises resources through fundraisers held once a year, organized by volunteers who are well known in the Indian Hindu community. Children of Indian origin perform at cultural events to raise funds. Luncheons are held where Swami Dayanand Saraswati as the main speaker talks about Vedanta and solicits funds for projects in India. Such events raise approximately $100,000. Flyers and brochures are printed for this purpose and patrons pay $1000 -$3000 to advertise in these brochures.
***Donor Designated Funds* -** AIM claims that 75% of funds received are donor designated i.e. the donor makes a donor to the organization with a specific program or region in mind.
Direct appeals - AIM for Seva targets individuals who visit Arsha Vidya and through its volunteers (individuals who are well known in the NRI community and therefore able to influence giving) networks taps into the extended Hindu Indian community at large.

Self generated Income - AIM in its efforts to promote the traditional art forms of India, purchases handicrafts from various artisans and their networks directly and sells them at various exhibitions, outlets and various Hindu functions overseas. Indian artifacts are sold at booths at street fairs. These funds are redistributed to the artisans and networks directly, bypassing the middlemen.

The main website www.arshvidya.org provides links to the AIM for Seva website. The website is user friendly and provides detailed information on regional projects on various sites. Visitors of the website are also offered a range of payment options to help them structure their donations and designate it to a particular project and offers the following options.

Option	***Donation Amount***
Adopt a Village	US $ 11,000 for full year
Sponsor A Balwadi Of 30 Children	$550 for 6 months, $1100 for a year
Sponsor A Hostel:	$6250 for 6 months, $2082 for 2 months
Help Build A Hostel	$16,600for dormitory for 50 students US
Sponsor a medical unit	$13,300
Sponsor Drinking And Irrigation Water Resources:	$200 for deisel/ motor pump, $2000 for Desilting/ digging a well
Sponsor A Vocational Training Program For Women	$22,000 for setup cost for vocational center

The website of AIM requests donors to send their contributions in the forms of checks or demand drafts to the offices in Delhi and USA.

In 2001, (according to Form 990 filed with the IRS) AIM for Seva raised $255,558 and spent $65,387 or 25.5% on program expenses, i.e. on programs that support literacy, health, self sufficiency and cultural validation in India and the United States. The balance was carried over to 2002. The donations ranged between $10,000 and $50,000. Janet Falk says, "Last year i.e. in 2002, AIM raised $400,000 (includes unused funds carried over from 2002), of which 92% of the money was sent to India and only 8% was retained for administrative purposes."

Future plans

AIM for Seva does not support any projects in the US, but plans to in the future. Swami Dayanand Sarasvati is particularly interested in funding projects that help retain and preserve indigenous cultures. AIM also plans to link with organizations like the Red Cross.

5.6 Ramakrishna Mission www.ramakrishna.org

"Atmano mokshartham jagaddhitaya cha" - doing good to the world with a spirit of worship and thus paving paths for one's own salvation.

- Swami Vivekananda

The Order that came into being after Sri Ramakrishna's passing away to keep alive his ideals has now 137 branches in and outside India, with its Headquarters at Belur *Math*. From the legal point of view, the Organization has two distinct wings - the Ramakrishna Math and the Ramakrishna Mission. The Math and the Mission are closely related: the Governing Body of the Mission is made up of the Trustees of the

Math and the administrative work of the Mission is fully in the hands of the monks of the Math. The Math was registered as a Trust in India in 1901, and the Mission, a registered society, in 1909, twelve years after it had been started by Swami Vivekananda, a disciple of Sri Ramakrishna in 1897. People, however, loosely use the name "Ramakrishna Mission" to mean both the Ramakrishna *Math* and the Ramakrishna Mission.

Though, both the Math and the Mission take up charitable and philanthropic activities, the former lays emphasis on spiritual development of people and the latter gives priority to welfare work.

Social Activities undertaken are:
Relief- times of natural calamities like flood, famine, drought etc.
Healthcare - Hospitals, out-patients' dispensaries, mobile health units, TB Clinics and Sanatoria, Medical Research Center, dispensaries, nurses training centers etc.
Focus on women - The Ramakrishna Sarada Math and Sarada Mission, which is a women's organization running services that exclusively cater for women.
Tribal Relief and Welfare
Spiritual and Cultural Activities **-** dissemination of the spiritual and the cultural ideas of India through regular classes, meetings, public celebrations, publication of books, etc.

The Ramakrishna Foundation

The Ramakrishna Foundation is a nonprofit charitable corporation and is linked to the Ramakrishna Math and mission. It was established for charitable purposes in January 1996 under the California Corporation law to enable people living in the United States to give direct help and support to any religious organization that promotes religious harmony, to foster the educational and cultural activities of colleges, orphanages and hospitals affiliated to such institutions and to offer charitable assistance to organizations and individuals who can help to achieve foundation's objectives.

Fundraising

The Ramakrishna Mission does not solicit funds from the public except in the case of emergencies. For e.g. in the aftermath o f the Gujarat earthquake flyers were sent out to donors to raise funds. The website www.ramakrishna.org is an information resource about the movement and its religious activities. However a banner on the website states that the Ramakrishna Mission Institute of Culture is expanding its facilities and needs to raise $850,000 to complete the project. A link provides detailed information on the project and US residents are asked to send their donations to the Ramakrishna Foundation. The Foundation in itself does not have a separate website and a search on google revealed a webpage that piggybacks on the geocities website www.geocities.com/rkfoundation. The webpage lists a few important programs and provides links to other programs/ activities of the mission in India, Bangladesh and Srilanka. It is also interesting to note that the Ramakrishna Foundation is raising funds for the Vivekananda Retreat in Ridgely, New York, which is an *ashram* and a place of retreat.[49]

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[49] The estate was originally owned by Francis Legett in the late 1890s, he later became a friend of Swami Vivekananda and the first president of the Vedanta Society of New York- www.vedanta-newyork.org. In March 1997 the Trustees of the Ramakrishna Math & Mission decided to seriously pursue the acquisition of Ridgely. A large down payment, offered by devotees in America, was accepted in August, 1997, and by May 1999 a total of over $1.2 million was raised. With the help of an interest-free loan of $400,000 that was given to the retreat, the mortgage was paid in full . The first yearly payment has been made on the interest-free loan, leaving $360,000, which must be paid back. Also, an endowment fund must be established for Ridgley's long-term

Donations made by the donor must be accompanied with specific instructions as to whether it is an undesignated gift or designated gift. It is also necessary that recipient organizations be recognized as charitable tax-exempt religious organizations by the Indian Government and that their objectives be similar to the Ramakrishna Foundation's objectives as mentioned above. If undesignated, the Foundation decides where to send the money as they have standing request from many organizations for funds. They also ask the donors to include an additional amount of $10.00 for each transaction towards the cost of registered mail etc to the intended recipient in India.

The webpage however lists a few appeals to help the decision making process of those donors who wish to donate, but are not quite sure about whom the funds should be directed to. For e.g. the matri mandir in West Bengal requests funds to set up an endowment for scholarship and fellowship for poor but meritorious high school and college students, the Advaita Ashram asks for $506,000 that would help towards expansion of the ashram, the Ramakrishna Mission seeks $280,000 for the down payments on the mortgage loan taken on behalf of the Ridgely ashram in the United States.

In 2001, the Ramakrishna Foundation raised $433,817 and spent $ 424,743 i.e. 97% of its contributions on service expenses. $356,882 or 84% was given to various religious nonprofit organizations such as ashrams, schools, temples, monasteries, hospitals; clinics most of which were donor designated for social welfare and development purposes. $66,855 or 15% was given towards religious activities i.e. to support religious centers and monks associated with them. Donations ranged between $100 to $137,380 with over 90% of donations under $6000. However it is to be noted that most of the grants made (both for religious and social activities) were made primarily to institutions directly run by or associated with the Ramakrishna Math.

5.7 International Society for Krishna Consciousness (ISKCON) www.iskcon.org, www.iskcon.net

"Feeding a poor child is not charity. Its our Obligation. Its our duty"

- *Srila Prabhupada*

The International Society for Krishna Consciousness (ISKCON) was established in 1966 by Bhaktivedanta Swami Prabhupada. It has since developed into a worldwide confederation of 10,000 temple devotees and 250,000 congregational devotees. Better known as the Hare Krishna movement, ISKCON is comprised of more than 350 centers, 60 rural communities, 50 schools and 80 restaurants worldwide. The mission of this nonsectarian, monotheistic movement is to promote the well being of society by teaching the science of Krishna consciousness according to *Bhagavad-Gita* and other ancient scriptures.

However it must be stated that the group was plagued by several controversies in the 1980s The International Society for Krishna Consciousness has been involved in a number of lawsuits in the United States and throughout the world. Lawsuits have been brought both against ISKCON and by ISKCON.[50] Many Americans and Indians (both in India and in the United States) are uncomfortable with the ISKCON brand of

security.

[50] ISKCON fought against the suppression of its first amendment rights ie the practice of Sankirtan, a religious ritual that enjoins its members to go into public places to distribute or sell religious literature and to solicit donations for the support of the Krishna movement. In another case former member of ISKCON, Robin George, filed suit against ISKCON for allegedly "brainwashing" her. She initially was awarded $32.5 million by the jury; however the appeals court reduced the amount awarded to $3 million in 1987.

religion and many Hindus do not consider it as a mainstream Hindu group, even though there are a large number of ISKCON temples both in India and in the United States.
However it cannot be denied that the movement is involved in several social development projects, foremost among which is the free food distribution program in various parts of the world.

Bhaktivedanta International Charities www.foodrelief.org

Bhaktivedanta International Charities Inc. is a tax exempt 501(c)(3) nonprofit charitable organization registered in the United States of America that provides humanitarian need to the poor and needy in India in the form of free food, medicines, and clothes; runs educational institutions and to provide all necessary facilities for the education of the poor irrespective of caste, community, creed or religion; afford medical relief to the sick and the suffering without any restriction as to religion, caste, community, or creed by construction and or maintaining hospitals, clinics, maternity and childrens homes and grant scholarships to poor and needy students. Every month the Bhaktivedanta International Charities feeds over 3,000 needy children in the flood afflicted areas of Orissa, India. The food relief programs of BICI are jointly organized by the Bhaktivedanta Ashram (India) and ISKCON (the International Society for Krishna Consciousness).

Fundraising

The website offers donors the option of either being a monthly sponsor with repeated payments or provide a one time payment either through credit card or check. Financial information regarding BICI is not available on the Guidestar website, though they state that this information is made available on request.

The Food for Life Global www.ffl.org

Food for Life is a unique project for bringing food and life to the needy of the world through the liberal distribution of free vegetarian meals. The project started in 1974 when an elderly Indian swami, Srila Prabhupada, asked his followers to not allow anyone within a ten-mile radius of the temple to go hungry. The program grew quickly and now operates in over 60 countries worldwide. Although Food for Life's volunteer staff is primarily made up of Krishna devotees, up to 30% of the volunteers come from the greater community.

The Hare Krishna Foundation www.harekrishna.net

The Hare Krishna's Foundation's primary aim is to facilitate real-time communication between various individuals, groups, and projects through innovative networking technology for the purpose of fundraising, cultural exchanges and organizational effectiveness. It has a current database of over 15,000 members and other listings from affiliated databases. It provides secure online donation forms with direct online linkage between sponsors and projects.

Each project is fully accredited by the Foundation before being accepted as a candidate for contributions. Project participants must maintain a relationship with the donor, providing news updates, financial records and cultural exchanges. The first 108 donors that give $1008 or more to the Foundation are designated as primary stakeholders in the Foundation and receive a certificate of appreciation along with an engraved Touchstone.

Chapter 6: The Negatives of Religious Philanthropy

Recently a group of US-based artists, scholars and activists released a landmark study called The Foreign Exchange of Hate: IDRF and the American Funding of Hindutva.[51] The report, published by the Mumbai-based Sabrang Communications (www.sabrang.com) and by the France-based South Asia Citizen's Watch (www.zmag.org/southasia) alleged that the India Development Relief Fund, (www.idrf.org), a US-based non profit organization, raises money on false pretenses and claimed that the fund raised from the Indian community is directed to pro-Hindutva[52] organizations who support Hindu militancy and communalism in India. The report said that "IDRF gave more than 80 percent of its disbursements to the groups associated with the Rashtriya Swayamsevak Sangh.[53] Most of the money (70 percent) went toward religious education and to Hinduisation programs. Less than ten percent went to health and welfare work, while only four percent went to rural development." The information contained in the report was largely based on a study of IDRF's own filings to the Internal Review Service as well as IDRF's annual report. The report studied IDRF transfers of $5 million from 1994 to 2000, which found that 83 percent of the money went to organizations affiliated with the RSS.

The report also stated that 90% of the donors did not designate these organizations and therefore were not aware of the fact that IDRF was funding right wing Hindu militant organizations. Several major corporations in the United States like Cisco, Sun, Oracle and Hewlett Pakard match employee contributions to US-based nonprofits. In 1999, IDRF received $140,000 from Cisco, and entered the top five charities for the company. Other Indian-American development organizations such as Asha ($1,417), CRY-Child Relief and You America ($4,427) and the Maharashtra Foundation ($2,000) all fared much worse than IDRF. Since the publication of the report, many of these American corporations have stopped their matching program for IDRF. The Stop Funding hate coalition claims that the strategy used by IDRF was simple. As professional Indian migration to the US has boomed over the last decade, especially in the software sector, groups of *Sangh* operatives[54] in each of the large high-tech firms with liberal giving policies, have worked to put IDRF on the corporations' list of grantees. The swayamsevaks (*Sangh* 'volunteers') within these corporations then push IDRF as the 'best' and the 'only' way to provide funding for 'development & relief' work in India, thus causing not only other unsuspecting employees, but also the corporation itself to fund the *Sangh* in India. Between 1993 and 1995 the VHP of America had signed up with AT&T in its Associations Rewards Program, wherein a fixed percentage of any subscribers total telephone bill could be directed to a non profit of his/her choice, provided the non profit was registered with AT&T in its Association Rewards Program. Also IDRF has collected funds through a credit card issued by MBNA bank as part of a program managed by the National Scrip Center-an organization founded primarily to simplify fund-raising by schools with one to fifteen percent of all transactions conducted on an MBNA-IDRF credit card going to IDRF.

[51] Follow the money by Vijay Prasad, Little India, January 16, 2003 www.fundinghate.org
[52] Hindutva is a nationalist ideology, based on a modern day version of centralized intolerant Hinduism. It has been brought to the forefront today by a group of political organizations called the "Sangh Parivar " (Sangh Family) - consisting of the Rashtriya Swayamsevak Sangh (National Volunteers Association - the mother organization after which the label Sangh Parivar is coined), the Bharatiya Janata Party (Indian People Party - Hindutva's constitutional front that fights elections etc.), the Vishwa Hindu Parishad (VHP - World Hindu Council - the formations activist front), the Shiv Sena (the fascist front), the VHP of America (Hindutva's overseas arm) and the Hindu Students Councils (VHP of America's student wing).
[53] The Rashtriya Swayamsevk Sangh (RSS) www.rss.org is a 75 year old nationalist organization in the Hindutva movement, is the parent in a "family" of affiliated and like-minded groups that includes a political wing, the Bharatiya Janata Party, which is the main party in the national Alliance that heads the Government. It has been banned several times in India for fomenting communal violence. Numerous judicial inquiries have noted the role of RSS in creating conditions for communal riots.
[54] Refers to the members of the RSS/Vishwa Hindu Parishad (discussed later in the section)

Hindu extremism, like other xenophobic movements, functions through carefully fashioned exclusionary principles whereby all non-Hindus and dissenting Hindus, identified as Hindu traitors, become second-class citizens. In addition, justification of caste inequities, subordination of *dalits* ('lower' caste communities), women, *adivasis* (tribal) and other minorities, and the consolidation of a cohesive middle-class base are critical to its momentum.[55] Development is increasingly a vehicle through which the conscription for Hindu rightwing extremism takes place. Terrorist and extremist Indian-Hindu organizations receive substantial contributions from Hindus in the United States and elsewhere. The research by Sabrang and South Asia Citizen's Watch indicates that in excess of half a million dollars may be going every year to IDRF through such transfers. In a recent article in The Wall Street Journal, Kanwal Rekhi, global chairman of The Indus Entrepreneurs, an organization of South Asian businesspeople, claimed that money collected by Indian Hindus in America and sent to religious groups in India was being channeled to target minorities. "Many overseas Indian Hindus, including some in this country,finance religious groups in India in the belief that the funds will be used to build temples, and educate and feed the poor of their faith. Many would be appalled to know that some recipients of their money are out to destroy minorities (Christians as well as Muslims) and their places of worship." Rekhi also says he was shocked to see many prominent Indian-American entrepreneurs on the list of donors to Hindu front organisations. As an affluent investor, Rekhi says he has always turned down repeated requests to contribute to such groups. Some Indians do, however, fall into the trap set by what Rekhi describes as slick talk and good packaging.[56]

Below are brief profiles of organizations accused by the 'Stop Funding Hate' coalition of raising resources from Indian Hindu immigrants to fund programs of divisiveness and foment communal hatred in India.

The VHP of America www.vhp-america.org

The Vishwa Hindu Parishad of America (VHPA) was started in 1970 and registered in New York State in 1974 as a cultural organization. Today it is a registered tax exempt Nonprofit 501(c)(3). Its mission is to promote unity among Hindus through a network of chapters and likeminded organizations; establish VHP as the voice of Hindus everywhere and represent Hindu organizations and institutions on matters of Hindu interests; to raise Hindu awareness through seminars, conferences, publications, media and audio-visual aids and to cultivate a spirit of self-respect in the Hindu way of life and respect for the people of all colors, creeds, races and religions. Its ongoing projects are with the 1. Hindu Student Council : offers the Hindu youth a forum to discuss and learn about Hindu Dharma, history, culture and methods to manage the challenges they face as Hindu youth in America. 2. Support-A-Child Program: Indian American Hindus are asked to support the education of children in India by contributing $250.00 per child per year. There are 700 boys and girls under this program. 3. Ekala Vidyalaya: To open 'One Teacher School' in every one of the 133,913 villages with tribal-poor population of 70 million in remote parts of India. 4. Emergency Seva Programs: VHP of America also claims to provide relief to people who were the victims of the Orissa cyclone, the earthquakes in Maharashtra and Gujarat.[57]

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[55] Anjana Chatterji, US. Based Hindus Funding Indian Terrorism - A Report Indian Diaspora Funding Hindu Extremism, Daily Times Wednesday, 31 July 2002.
[56] " A. K. Sen, 'Deflections to the Right' Outlook," July 22, 2002
[57] The Sabrang/ Foil research claims that Ekal Vidyalaya schools are used as conduits to expose students to the concept of Hindutva and to teach hatred.

Hindu Students Council www.hscnet.org

The Hindu Students Council (HSC) was formed in the US in 1990 "as a project of the Vishwa Hindu Parishad of America." However it also claims to have the support of groups such as the Chinmaya Mission (Swami Chinmayananda visited all HSC chapters in 1992), Ramakrishna Mission (provided books on Swami Vivekananda), and various Temple Boards. Today there are 44 chapters of the HSC throughout the US and 6 chapters in Canada. The website says "HSC is an international forum that provides opportunities to learn about Hindu heritage through various activities, events and projects." This is done through campus study groups, classes, seminars, celebration of festivals, conferences, camps, and publication and distribution of literature. Campus chapters participate in programs such as Support-A-Child, Soup Kitchens, Disaster Relief, Adopt-A-Highway, Habitat for Humanity.

Hindu Swayamsevak Sangh www.hssworld.org

HSS calls itself the 'vanguard of the Hindu Renaissance, the global movement dedicated to experiencing, preserving, protecting and promoting Hindu identity and unity.' Activities include family camps, youth camps celebrating Hindu festivals and service activities (website links to the IDRF website). It has several chapters all over the United States. Sewa International, based in the United Kingdom is a service project of HSS. Its website www.sewainternational.com states "Sewa International is an umbrella for more than 2000 projects and programs all over India. It has more than 50000 volunteers (Swayamsevaks) involved in running 76 types of activities." The website also contains a denial that it funds groups that foment communal hatred. HSS & Sewa International confidently and unequivocally state that it does not provide funds for anything other than humanitarian relief and rehabilitation. "Sewa International has never sent money to any parties with the intention of spreading communal violence or hatred, either directly or indirectly."

India Development and Relief Fund (IDRF) www.idrf.org

India Development and Relief Fund, a Maryland based nonprofit organization, was recently embroiled in a controversy and has been accused of funding right wing Hindu militant organizations.[58] IDRF states that its projects are broad based and "*c*reate self help, rather than welfare dependence, serve economically and socially disadvantaged people irrespective of caste, sect, region or religion and operate, manage and monitor project activities without any overhead costs." It has chapters in Boston, the West Coast and Texas. The website states that Sewa International is one of its partners organizations. IDRF has also published, 'A factual response to hate Attacks on IDRF' authored by several distinguished academics in which it offers a rebuttal to accusations made by the Stop Funding Hate Coalition. This is available on its website.

However it must be mentioned that the websites of the VHPA, HSS and IDRF do not propagate hatred and claim that their agenda is simply to preserve and sustain Hindu culture and way of life. Both operate camps, picnics, homeless feeding drives, and education centres - all programs that appear to be noteworthy. The VHPA website also claims that it does not give funds to the Ram Mandir Construction Project in

[58] Refer to introduction of this section.

Ayodhya[59] and issues a condemnation of the violence[60] in Gujarat. Clearly the information provided in the websites is not complete. VHP statements reported in the press in India present an alarming picture of an organization that is militant and which is not averse to instigating communal violence as a means to achieving its ends.

The information stated above is mostly obtained through secondary sources such as websites and articles. Most of the interviewees on this study were aware of the IDRF scandal, but were keen to state that their organizations were essentially focused on social development and did not have a religious agenda of their own. Though the VHP claims it has links to various religious groups such as Chinmaya Mission, Ramakrishna Mission and the Sankaracharya, it must be clearly stated that none of latter laid claims to such a relationship.

However one must be careful not to tar all religious groups with the same brush. Faith based giving has a long tradition of involvement in charitable activities in India and have been successful in addressing needs of civil society, where Government and secular nonprofit organizations have failed. Therefore their impact on addressing social needs in India need to be taken into consideration, with sufficient public scrutiny and accountability mechanisms in place.

[59] The VHP seeks to build a temple on the disputed site on which stood the Babri Masjid, which was torn down by Hindu activists in 1992.

[60] Riots followed the Godhra incident in Gujarat, when 58 Hindu activists on a train coming back from Ayodhya were killed by miscreants thought to be muslim fundamentalists.

Section III: Conclusions and Recommendations

Chapter 7: *Learnings from the Study*

There is no argument that faith-based organizations and other private charities are an important part of civic renewal. They have stepped into the vacuum crested by Government and nonprofit organizations and provided at least a partial solution to many problems plaguing civil society. Hindu faith-based outreach includes education, medical care, emergency relief, housing, care of the elderly, disabled, homeless care and food pantries. Their cumulative civic value is enormous, not only in alleviating pain, but in creating cohesiveness in a fragmented Indian society. However the issue under discussion is whether the Indian Hindu immigrants from the United States and the religious institutions fostered by them play a key role in providing funds for these endeavors. A study of the diverse Hindu religious institutions in the United States leads to the following conclusions.

Temples - Preservers of Hindu culture, not philanthropists

Temples receive much more in donations[61] from their congregations than do the religious movements, the exception being the Swaminarayan movement which unlike many other religious groups has built temples across United States. Prof Raghunath of Kanchi Kamakoti Seva Foundation says, “Indians (Hindus) in the US are focused on donating to God (temples) and not for people. But they don't understand that donating to God is equal to donating to mankind. According to Dr Uma Mysorekar President of The Hindu Society of North America - the Flushing temple in Queens " These institutions preserve Hindu religion and culture for future generations. We undertake some local social initiatives, but we seek to do justice to our roots, and want to focus on the Hindu community here." Therefore these large monolithic temples serve as bastions that sustain Hindu culture. Philanthropy towards social causes in India is not on their agenda at the current point of time. Temples are involved with local community initiatives in the United States, primarily directed at their congregations and are involved with extended activities such as feeding the homeless by youth groups and spontaneous collections by congregation members towards relief efforts after disasters such as Gujarat Earthquake and 9/11.

Hindu Religious movements - Enhancing social consciousness

Hindu religious movements on the other hand, play a larger role in influencing civil society and provide an alternative to state-based and nonprofit organization related philanthropy. Religious movements direct their philanthropic activities at various programs in India, unlike temples which prefer to focus on activities in their immediate neighbourhood. Their leaders typically have a big vision and passion. The main focus of these religious institutions is the promotion of religion with social service activities being a corollary to the main focus. Traditionally religious movements have been limited in their 'social' reach, as their religious doctrines had always stressed service to their own faith communities. Groups like the Sathya Sai Movement, the Swaminarayan movement generally tend to direct their service and welfare efforts towards broad, generic and conventional areas such as education and health. They identify themselves as religious through their commitment to fields of

[61] Income figures from temples are not made available to the public.

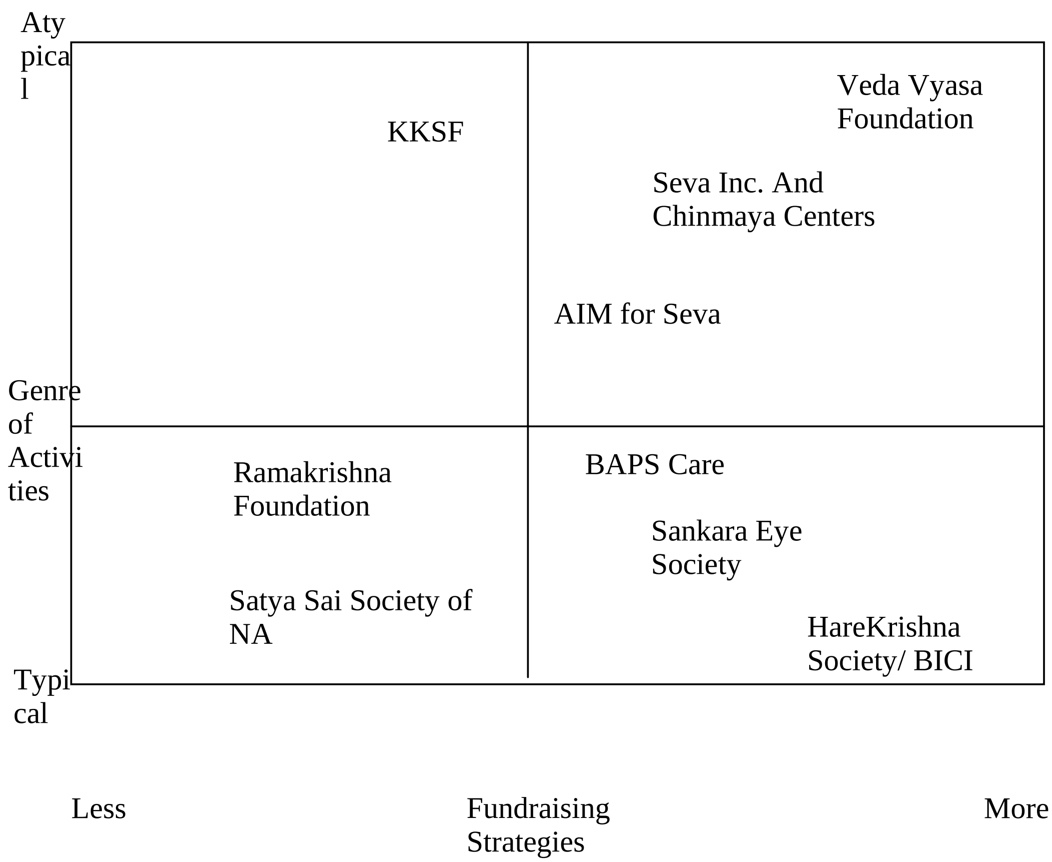
work ‘typically and appropriately associated with religious endeavors’. These institutions provide need-based solutions and therefore direct their activities toward the poorer sections of society, aged and the people with disabilities. Relief activities after major disasters like the Gujarat earthquake and the Orissa cyclone are generally spearheaded by such organizations. Groups like the 'Ramakrishna Foundation' (that have stepped outside the traditional fold of working only in health and education related areas) still choose to collaborate only with service organizations operating under the aegis of the Ramakrishna mission or 'religious organisations' whose objectives reflect that of the mission.

The exceptions are organizations like Kanchi Kamakoti Seva Foundation, the Veda Vyasa Foundation, AIM for Seva and the Chinmaya rural development projects that work with downtrodden groups like *Dalits* and tribals, who traditionally fall outside the Hindu 'fold'. They also are extending their service spheres into areas such as rural development, environment and income generation and women's empowerment. AIM for Seva works with rural artisans to ensure that diverse traditional art forms of India are preserved and is venturing into the field of HIV/ AIDS by building an AIDS care hospital in Indore in the state of Madhya Pradesh.

The fundraising strategies of the religious movements vary widely. Organizations like the Sathya Sai organization are vehemently opposed to raising funds. Sathya Sai Baba the spiritual leader of the movement says 'Fund collection is as much opposed to this movement as fire is to water. Money is fundamentally fraught with danger and harm. It is the root cause of all misunderstandings and factions; keep it in the background and give it the least importance'. Therefore the word fundraising is taboo and raises strong negative reactions among members when mentioned. The Ramakrishna mission, though less vehement, is equally particular that funds are not actively solicited. Funds are sought in an understated fashion for various causes through Ramakrishna Foundation's webpage. Other movements are more aggressive and innovative in their fundraising. The AIM for Seva website provides detailed descriptions of all its projects and offers various options to make it easier for donors. Volunteers host events and fundraisers during the year to raise funds. The Veda Vyasa Foundation and the Chinmaya Mission make professional presentations on power point to their donors on specific programs. Budgets and allocation of expenditures are clearly indicated.

Therefore **a map of the sector** is presented based on the conclusions drawn about fundraising strategies and the genre of programs supported and executed by these organizations. On the X axis is the magnitude of fundraising strategies ranging between less and more. On the Y axis is Genre of Programs ranging between **typical** (health, education, relief efforts after major disasters etc.) with which religious organizations have been traditionally associated and **atypical** (rural development, income generation, women empowerment, HIV/ AIDS care etc). Organisations like the Veda Vyasa Foundation linked to the Kanchi Math and AIM for Seva started by Swami Dayanand Sarawati use innovative fundraising strategies such as websites and strategic presentations to the target group. They are also focus on innovative programs in rural development, women's empowerment and income generation in various parts of India. The Satya Sai movement on the other hand does not solicit funds, and is involved with traditional activities such as healthcare (hospitals) and education (institutions of higher learning).

Mapping of faith based Organizations using Fundraising - Program Genre continuum



Proportion of Funds raised

The map presented above does not present any indicators on the proportion of funds raised. There was no link observed between innovative fundraising patterns and increased levels of funding. On the contrary organizations like the Sathya Sai organization (which does not actively solicit funds) were able to raise close to a million dollars in contributions. Size, age and penetration of these organizations among Indian diaspora served as key indicators in assessing proportion of contributions raised. BAPS care Intl raised $12 million in 2001, but this amount could be attributed to the Earthquake. Organizations like AIM for Seva and KKSF were able to raise only $255,558 and $375,000 in 2001 respectively.

However according to various sources, income raised by temples (which amount to several millions per year) far surpass resources raised by religious movements. In addition each temple costs several million to construct and there are at least 200 such temples in the United States. This is because Hindus view the temple as the repository of everything that represents Hinduism, a physical space that allows interactions with other members of the Hindu community and is viewed as an enduring structure that will sustain the religion for future Hindu generations in the years to come.

Institutional Distrust fuelled by scandals

Indian Americans in general have a deep seated distrust of institutions and see them as 'rife with corruption, with little or no transparency.'[62] This is particularly true of religious institutions and the recent IDRF scandal has not helped. Individual contributions made through informal channels account for plenty-- non-resident Indians on an individual basis send back funds to their villages to build temples; schools etc and donate locally when the immigrant visits India or when successful Silicon Valley entrepreneurs donate to their alma maters[63]. In contrast, organized collections in an institutional setting (religious and secular) are limited and a drop in the ocean. Indians in the US are particular about decision-making structures and processes that are transparent, credible and professional. Most religious institutions are mainly volunteer run, do not utilize professional techniques to raise funds and are defensive about revealing information on assets and the income per capita generated. This is particularly true of Hindu temples which, without an exception refused to discuss or provide details, when questioned regarding finances. The exceptions were the non profit organizations (linked to religious groups) like the Kanchi Kamakoti Seva Foundation, the AIM for Seva Foundation, and the Swaminarayan Movement (which were open to some extent about the magnitude of funds raised.

[62] Shahnaz Taplin and Associates, Diaspora Philanthropy

[63] US based IT magnate and venture philanthropist Kanwal Rekhi donated $2million to the Indian Institute of Technology in Mumbai.

Chapter 8: Potential for Diaspora Fundraising

Shahnaz Taplin in her study mentions that 'Indian Americans' attitudes towards philanthropy are "directly connected to their Indian roots and imbued with a trio of core Indian values, personal relationships, family and religion." It is important to accept the notion that immigrants of Indian origin and Hindus in particular will donate in keeping with their religious views and therefore the US will continue to see a growth in non profit institutions with links to religious groups. These groups will however continue to be dodged by controversies regarding where the funds are channeled and how they are utilized. In order to ensure their continued existence and enhance their capabilities and credibility, these nonprofits need to follow a more constructive agenda in terms of mission, fundraising, program capabilities and organization structure.

The stumbling block for most of the nonprofits and religious groups mentioned in the study appears to be fundraising. Most of them are completely volunteer driven and therefore lack the resources to raise funds.

Many donors are motivated to give because of their religious beliefs, but in the current climate are nervous about unwittingly supporting programs or causes that covertly support 'Hinduization'. Nonprofits like Veda Vyasa Foundation and AIM for Seva claim that they support several rural development, tribal upliftment and women's empowerment programs and do not have hidden agendas. Therefore organizations have to tread the narrow path which spans both spiritual beliefs and secular values. In addition, distrust towards institutions (both secular and religious) is deep rooted and Indians prefer to make direct personalized contributions. Constant feedback on how their dollars are spent (invitation to donors to visit the programs they support) should be encouraged. Donor designated funds can also be used to enhance participation from Indian Americans. This enables donors to contribute to a program/ organization, region and beneficiaries of their own choosing. This also provides legitimacy to the nonprofit as it indicates its willingness to fund activities that do not necessarily fall within the 'traditional fold' of religious philanthropy.

Nonprofit organizations linked to religious groups also need to provide reliable information on how money is being spent. It is essential that accountability and transparency mechanisms have to be built in. As a first step these nonprofits should publish annual reports of their activities which includes an audited statement of accounts. They should also clearly state what percentage of their funds is being utilized towards program versus administrative expenses[64].

Most groups in the absence of sufficient fundraisers rely extensively on websites to disseminate information regarding their programs. Technology has been used extensively by both religious and secular non profit organizations to raise funds. Most Indians in the United States are comfortable with technology and therefore access information on the internet. Several organizations now accept online donations and offer secure online payment options such as paypal. BAPS Care Intl, the social arm of the BAPS Swaminarayan Sanstha, offers various options such as stocks and bonds, life insurance, securities and bequeathing gifts in wills. Details regarding these options are provided to reassure donors. They have also linkedup with Wells Fargo Securities, a renowned brokerage firm. In addition virtual websites like

[64] Most of the organizations interviewed did not publish an annual report. Some institutions did have an annual report of sorts but refused to make it public.

www.saranam.com and www.eprarthana.com offer virtual worship packages at key Hindu pilgrimage spots in India. At present, these websites are wholly devoted to providing religious and spiritual services to the Non Resident Indian Hindu. However, these websites could also be used by secular nonprofits attached to religious organizations to raise funds.

Nonprofit organizations also need to look beyond donors who 'just write a check' to those who 'facilitate and are part of the process of change'. It is important that donors participate and provide their skill and expertise in planning and implementing projects. Therefore volunteerism and technical assistance in tandem with funds can also ensure the success of programs.

Best Practices

In addition, the following best practices should be adopted by both religious foundations and also the secular nonprofits supported by these groups

- Segregation of religious and social activities is a must. This depicts the organization as being more committed to raising funds for social causes. Movements like the Swaminarayan sect and the Kanchipuram *Math* have recognized this and moved towards setting up separate nonprofit organizations that do not project a Hindu religious identity. This is critical, as it focuses on philanthropy that arises from a religious motivation for the greater good of the society.

- Religious organizations need to be measured by the amount of social development they undertake, and their ability to reach out across religious and linguistic divides.

- Core competencies like fundraising capacity, planning capacity, logistics, and human resources need to be planned.

- Collaborations can be built with the community and the corporate sector. None of the organizations researched in this study mentioned corporates as a source of funding, except in the area of matching contributions.

- Donor management is extremely important and a comprehensive database has to be developed. This helps the organization identify potential donors and target repeat donors based on patterns of previous contributions.

- It is also important to view donors as volunteers and ask them to contribute not just funds but their skills in areas like business planning, revenue development, marketing strategy, and technology planning.

- Benchmarking is extremely important. Institutions need to articulate the process used to achieve results to attract and sustain donors. Most donors shy away from donating to social service organizations with religious links as they assume that proselytizing and or conversion is part of the process. They also need to convince the donor (NRI) about its 'social consciousness' and convince that there is no misappropriation of funds.

- In addition to funding programs in India, nonprofits in the United States linked to Hindu religious groups in the United States should concentrate on programs 'closer to home' and direct a proportion to fund local programs. This might help in realizing increased contributions from the growing sector of Hindu second generation Indians who identify with the community in United States

rather than in India.

- It is also important that Hindu religious movements 'think out of the box' and be part of interfaith networks. This might involve collaboration with organizations that promote other faiths, fund initiatives that are interfaith in nature and target a broader immigrant audience that are not motivated by religious considerations.

- Organizations attached to religious groups can adopt a more aggressive and strategic approach to fundraising. This would become easier if the religious groups had a strong earmarked wing that works on social issues that help the broad spectrum of the needy through strategically planned programs.

- Religious fundraising institutions should actively solicit seed money for well earmarked social programs; i.e. funds for institution building from donors. The Veda Vyasa Foundation has received funds from the Japanese Development Program to strengthen operational activities.

Glossary

***A**charya*	Hindu Religious Leaders of various Maths
Andhra Pradesh	State in South India
Ashram	Religious retreat
Bhagavad-Gita	Holy book of the Hindus
Brahmins	Hindu priest community
Buddhism	Religion that originated in northern India over 2500 years ago; has over 350 million followers
Chennai	Capital city of Tamil Nadu; one of the four metros in India
Diksha	In a symbolic sense means a flow of energy, which takes place from the Guru to the disciple which can be in any form - spoken words in the form of devotional chants.
Guru	Teacher or head of a religious organisation
Henotheistic	Belief in a host of deities, manifestations of one, who is the only one to be worshipped
Hinduism	World's third largest religion. dominant religion in India, Nepal, and among the Tamils in Sri Lanka
Jainism	One of the world's oldest religions, started by Mahavira; similar principles to Hinduism and Buddhism , most of its followers are based in India.
Kanchipuram	Temple town in South India
Kumbabhishekham	Purification and consecration rites carried out after every renovation or construction in a temple
Math	Order or Denomination
Neivedhiya	Offerings to the deity; later distributed to devotees
Parampara	Lineage
Pathshalas	Schools
Peetham	Seat
Puja	A form of ceremonial worship offered to the deity; showing reverence to a God or aspects of the divine through invocations, prayers, songs and rituals
Sangh	Society
Sannidhi	Location of a particular deity in any temple
Sewa	Service to mankind / humanity.
Shankaracharya	Hindu religious leader who heads the Sankara Math in Kanchipuram
Shastras	Books on Hindu law, duty, philosophy etc.
Veda/ Vedanta/ Vedic	Considered the most sacred scripture of Hinduism referred to as sruti, meaning what was heard by or revealed to the rishis or seers; put together into four collections called the Rig, Sama, Yajur, and Atharva Vedas are difficult to date
Vedshalas/ Vedpatshalas	Schools which teach vedas or ancient scriptures

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Appendices

Appendix 1: Religious dictates that govern charity

Religion	Obligation	Spiritual Component	Source
Buddhist	Buddhism emphasises the giving of alms, or *dana*, to Buddhist monks, nuns, and other teachers of the *dharma*. *Dana* is an act of generosity and reverence.	Almsgiving is considered a way of cultivating selflessness, compassion, and non-attachment.	Buddhist texts encourage giving, but they do not stipulate exact amounts.
Catholic	Most Catholic churches suggest that parishioners contribute 10% of their weekly income, with 5% going to the local church and 5% going to the parishioner's charity of choice.	Charity is very important in Catholicism, both to help those less fortunate and to show gratitude for God's gifts.	Catholics follow the Bible's words about tithing and giving. Giving is also an important part of the catechism.
Hindu	There is no official Hindu tithe, but Hindus do pay for pujas and often donate to their temples.	Donation is considered a religious duty in Hinduism. Hindus also donate *daan*, alms, to holy men and the poor.	Though there is no tithe, giving is still an element in many Hindu sacred texts.
Jewish	Jews are obligated to give between 10% and 20% of their income to charity. Synagogues are supported by voluntary donations for membership dues, which are separate from charitable obligations.	Giving *tzedakah* is considered a sign of righteousness. The rabbis limited tzedakah to no more than a fifth of one's income so that no one would impoverish him- or herself by giving to others in need.	Few people today follow the tithing laws outlined in the *Torah*. Instead, many Jews use Maimonides' ladder of charity as a tool for understanding the modern Jewish conception of *tzedakah*.

Islamic	Muslims are required to pay zakat, one of the five pillars of Islam. Normally Muslims pay at least 2.5% in zakat. Muslims may also choose to pay voluntary charity, or *sadaqah*.	Zakat means "purification" and "growth." The giving of this obligatory tithing to religious authorities is considered a monetary act of worship. Giving zakat is said to purify wealth and also enhance it.	"And keep up Salaat and pay Zakaat and contribute for Allah's sake a contribution." --Qur'an 73:20.
Protestant	Many Protestant churches follow the biblical exhortation to give 10% of one's income back to God. The tithe goes to wherever a person receives his or her spiritual teaching.	Many Protestant churches emphasise stewardship as the path to receiving God's blessings and both spiritual and material abundance.	Malachi 3:8-10 and many other bible verses

Source: www.ministrywatch.org

Appendix 2: *Break up of Indian American Population by metropolitan area*
United States Census 2000

City	Population
New York	400,194
San Francisco/ Oakland/ San Jose	144,231
Chicago	116,868
Los Angeles	104,482
Washington/Baltimore	88, 211
Philadelphia	52,380
Houston	51,959
Dallas/Fort Forth	49,669
Detroit	45,731
Boston	43,732
Atlanta	37,162
Miami/ Ft Lauderdale	23,467
Seattle/Tacoma	20,332
Sacramento	16,992
Minneapolis/St. Paul	14,535
Orlando	12,952
Cleveland	12,648
Phoenix	11,534
Tampa/St Petersburg	10,854
San Diego	10,148
Denver	8,827
Pittsburg	8,725
Portland	8,642
St Louis	8,277
Cincinnati	7,893
Milawaukee	7,132
Kansas City	6,088
Indianapolis	5,266
San Antonio	3,938
Norfolk/ Virginia Beach/ Newport News,VA	3,250

Note: These are consolidated Metropolitan statistical areas (CMSA) and Metropolitan Statistical Areas (MSA) as determined by the Census Bureau. New York City metro area includes Northern New Jersey, parts of Connecticut and even a sliver of Pennsylvania. Of the 169,000 in New Jersey, about 156,000 are in metro New York

Appendix 3: Profile of Researcher

Priya Anand heads the Research and Publications unit at MCC - Murray Culshaw Consulting[65], a Bangalore based group providing support to the Indian voluntary sector primarily n the areas of communication and fundraising. **Some specific initiatives include:**

Evaluations:

Conducting a Pre-Funding Appraisal of a of a child labour programme planned by a north Indian NGO for an international grant-making organisation (2004) conducted for Cordaid

Conducting a Country Strategy Review for Skillshare International, a UK based organisation that works towards sustainable development in partnership with people and communities of Africa and Asia (2003)

Evaluating the Children's (education) Programme of ADATS, a rural development organisation working with the 25,000 strong coolie sangha/ community in Kolar district of Karnataka in South India This evaluation was conducted for Save the Children, New Zealand, to assess the potential of the programme for future growth and support within the UN Charter of Child Rights (2003)

Research:

Compiling and editing PROFILE 500 - a compilation of profiles of 500 selected voluntary organisations in India, which was published in 2003.

Conducted a study on Hindu religious institutions in Tamil Nadu focussing on fundraising strategies used by these organisations and the percentage of resources used to fund social development and welfare initiatives. The study was supported by Ford Foundation, New Delhi.

Studied the income and expenditure patterns of selected voluntary organisations in India and the quality of annual reports published by voluntary organisations.

Priya was selected as a 2003 International Fellow by the Centre on Philanthropy and Civil Society attached to the City University of New York to study Community Foundations and Diaspora Philanthropy. As a part of the fellowship she conducted a three-month research on Hindu Diaspora and Religious Philanthropy in the United States - a study on the giving and fundraising patterns of Hindu religious movements in the United States between March and May 2003. The paper based on this study has been selected for the sixth ISTR International Conference at Toronto, Canada in July 2004.

*

Priya has a Masters in Business Administration with specialisation in Marketing from Wright State University in Dayton, USA; and a post graduate diploma in Social Communications and Media from the the University of Bombay, India. Prior to joining MCC in 2000, Priya worked as a consultant and freelanced with various market research organisations.

Priya Anand can be contacted at +11-91-80-25352003 or priya@fundraising-india.org

[65]MCC – Murray Culshaw Consulting is a Private Limited company; registered in Bangalore, 2004. Previously services were provided under mcas – Murray Culshaw Advisory Services, a Proprietorship established in 1996.